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TYPEWRITERS

Ask Any Successful Man

BRUCE BARTON, Editor

I SHOULD like to have this carved on my tombstone:

> Here lies a man who edited a magazine; he made many mistakes, but we forgive him for them, because year after year he preached Thrift to his readers, he encouraged several million people to save money.

We are not a thrifty people, as compared with other nations.

Belgium before the war was known as a "country without paupers"; of France's 10,000,000 voters nine-tenths are owners of government bonds. There are 12,500,000 savings accounts in France, and half of them little ones—less than $4.

But only one in ten of us have savings accounts; the rest of us are "good fellows."

I attended the funeral of a "good fellow" recently. He had always "lived up to his income." When the company for which he worked was reorganized ten years ago, the president said to him: "Have you a thousand dollars?"

A thousand dollars put into that business ten years ago would be earning a competence for his widow to-day. But the "good fellow" didn't have it; he had never learned to save. And now we are raising a fund to buy his daughter a piano, so that she can give music lessons.

I came away from the funeral with another man whose salary had never been as large as the "good fellow's." We rode in his automobile.

> "Do you know how I paid for this automobile?" he asked. "Out of the dividends that came to me last year from my savings. When I was getting eighteen dollars a week, my wife took two of it every week and put it into the savings bank, where we couldn't touch it. When I was raised to twenty-five, she raised the savings fund to five a week; and so on. I'm forty-seven years old now. I've never had a big salary, as you know; but I could retire to-morrow, if I wanted to, and have more than thirty dollars a week in dividends from the money I've saved. I tell you, I don't know anything that makes a man face the world with so much confidence as the knowledge that he has made himself independent of it."

There you have them side by side—the "good fellow" and the "wise fellow." All of us belong in one class or the other. Which class are you in?

> "If you want to know whether you are going to be a success or a failure in life," says James J. Hill, "you can easily find out. The test is simple and infallible. Are you able to save money? If not, drop out. You will lose. You may not think it, but you will lose as sure as you live. The seed of success is not in you."

There is not a single man, woman, or child in America who can not save some money in 1916, if he or she will set out determinedly to do it.

"Ah," you object. "How can you say that? You do not know my circumstances."

No, I do not. But if circumstances dictate your life, this editorial is not for you. You won't succeed anyway; you do not count.

"Circumstances!" exclaimed Napoleon. "I *make* circumstances."

Some very interesting booklets are printed on successful ways by which other people have saved money. If you will drop me a line at my office, 95 Madison Avenue, New York, I'll send you some of this literature.

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Vol. 2, No. 4 Every Week January 24, 1916



Some Good

By RICHARD WASHBURN CHILD

Illustrations by Harvey Emrich

AMONG those many prominent and affluent persons who consider that they know well the Jaffrey Duncan family, there are only two who do not learn with surprise the entire truth about the hastening of the affair between young Jaffrey Duncan and Amy Andrew.

To some of the intimate acquaintances that brilliant and yet conservative step the match had mystery from the start. It goes without saying that the only son of the Duncans could not ask his father's young secretary to be his wife without inviting speculation. Then, with the sudden change of the original plan, which had contemplated a long and carefully engagement, there was added a final touch which no one understood.

Behind this query of the many, heretofore unanswered, there is the story of a single winter dash, and of a personality which, without some countervailance weighing against those other qualities which cause the kind of persons whom the Duncans might know, to raise their eyebrows.

Strange things happen on dark Fridays, as Melville Costigan used to say; and it was a dark Friday. All day the snow had fallen into the city streets, and the street railway plows had been tossing the fluff to maintain a way home for the thousands who toiled where the yellow office lights stared from the myriad downtown windows. The cold air outside had a muffler on it, so that the gongs of traffic and the distant bellows of lake steamers sounded as if heard through many layers of woolen fabric. The city had been blanketed.

AMY ANDREW, except for the servants in a distant part of the house, was alone. She had insisted, even after the engagement, in continuing her work as private secretary of old J. D., in spite of the protest from Mrs. Duncan, who, having accepted the inevitable, felt that her future daughter-in-law must at once take on idleness and Russian sables. Young Jaffrey had agreed with Amy; and so now, before Mrs. Duncan had come back from a tea, and when the elder Duncan was in New York and young Jaffrey was still designing country estates on the fifteenth story of the Chin Building, Amy, alone, could receive a visitor. And what a visitor!

She moved about the large library table, the same table at which the quiet financial plans for some of the most successful middle Western industrials had been made, and gave her conscious attention to the sorting out of papers which the "King," as all his employees were wont to call him, had asked her to bring up from the offices for his private files. Her subconscious attention was on the fact that life was good to live and that love was good to life.

For many reasons, it was hard for Amy to realize that she had not been born at the moment when, after putting aside over and over again the delusion that Jaffrey could be in love with her, he had reached for her, clasped her in arms suited for that purpose as well as for rowing in the waist of an eight-oared shell, and had said into her ear: "What on earth is the matter with you? Anybody would believe I had successfully concealed my feelings. You're my world, and you ought to have known it long, long ago!"

She had lived, then, for forty-nine days!

Before these days, of course, there had been in fact life of a sort. "And it had been a pretty good sort," said the elder Duncan. He was trying to become used to the idea that Jaffrey had jumped the fences erected by family tradition, and trying to be reconciled to this choice of a wife who came from a line of inheritance which could not be said to be free of some slight name for Duncan's misgivings.

Amy knew that her life had been a pretty good sort. This was a part of her common sense. But she knew also that persons like the Duncans were being "good sports" when they told her how unreservedly glad they were that she was to come into their family. She understood them well enough to know how cautiously they would now go about, ready to repel any suggestion that their son's future bride was a self-supporting, canny, and self-seeking young person of twenty-five, or that she came from the suburbs.

If she turned her back on this fact, it was because Amy believed in her heart that by the life she had led she had earned the right to the life Jaffrey had offered her. She wished that he might lose all the money, real or prospective, that surrounded him; but, rich or not, Jaffrey was just the happy, the ambitious, the tender, the powerful, the inimitable Jaffrey; and it was good to own him!

HE knew, Jaffrey knew. He knew what he was doing. He knew he loved her. He had never loved any other among these women all about—these dainty, these stately, these gracious, these charming ladies. They thought him cold.

He said to her: "First of all, I love you. That's enough. But I think, also, that you are beautiful—not a beauty, dear one, but beautiful. No woman can be beautiful unless the lights of her own self lit across her face, and shine from her eyes, and come out like sunsets and sunrises of human expression. I like your brown hair. I like your slim, strong woman's frame. I like the smoothness of your forehead. But it's the lights in your face that I like the best of all of you. And then, on top of that, I like your biography."

When he spoke of her biography, Amy

know what he meant. She stopped as she was sorting the letters and engineers' reports, that Friday at dusk, and stared out between the heavy curtains down the sweep of white lawn to the white city street. And then, silently and motionless, with documents slipping from her relaxing fingers, she failed to see that it had stopped snowing and that the storm had passed; she failed to hear the scrape of the first snow-shovels; she failed to smell the wisp of birch smoke that had strayed from the open fireplace and invaded the luxurious library as fearlessly as it would invade the kitchen of a farm-house. Forgive her! For this was the first time in her life she had ever wondered how her "biography" would look in print.

She smiled as she thought of it:

Miss Amy Andrew, born Cleveland, Ohio, 1888. Parents, Amy (Mattox), deceased 1910, and Henry Arden Andrew. Lived Cleveland, Cincinnati, Minneapolis, Terre Haute, 1888-1905. Education, public schools, stenographer, 1905-1910, supporting self and mother. Attended State University at own expense, 1911-1913. Secretary Jaffrey Duncan, Esq., Midland Ore & Iron Company, 1913- . Unmarried.

This biography, however, said nothing of the real struggle, of the wonderful, ever-blooming health that had allowed her to keep fighting. It did not tell of her contribution to the last years of a deserted mother, whose spirit had been crushed, and whose body drooped in a gloomy harmony with the spirit, until both reached the end. It did not tell of the fight for education, and then of the painful and ever-growing belief in a childless life. It did not tell of a fear that any man who would want her she would not want, and that any man she would want she could not have. Then,—was it forty-eight or forty-nine days ago?—in spite of all her assuredness that no such joy was in the world, Jaffrey had said it to her—had said, "I love you"; had interpreted his own affectionate tenderness which she had not dared to interpret to herself. Amy was happy now. Even the Duncans had grown happy with her. They could not shut from themselves the happiness she and Jaffrey spread about from the tops of their full measures. There had been days and days of it!

The inside man of the Duncans interrupted her dusk dream by slipping into the room with the characteristic stealth of old and formal English servants; he poked the embers, put on another log, and was gone.

LESS than three minutes later, there came to her ears the soft tapping of a knuckle upon the private side entrance to the Duncan library.

Any one who is familiar with the Duncan house—which, though in the region upon which the downtown district is now encroaching, is still one of the most dignified in the city—will remember how far back from the street is the columned portico, and will recall that two long stone-paved walks lead up to the house. The middle walk takes one to the wide social entrance; the narrower way has its terminus at a ground-glass door of the older Duncan's library. Upon this glass one inside may see the shadow of any visitor without.

By day the shadow may be thrown by the sun; by night an arc light on the street casts the image. And therefore, after Amy had glanced out of the window at the single tracks along the narrow, obliterated walk, and on the otherwise inviolated carpet of snow, she turned toward that door again.

The shadow was unpleasant. It came and went, growing clearer and then fading away, as if the thing outside were half real, half ghostly. The shadow was grotesque; it outlined a menace. The air of the library seemed to stir with sudden unrest.

The girl, whether or not she felt intuitive fears, had the fixed custom of suppressing them. She walked quickly to the door and opened it.

In the deep, drifted snow on the step stood a man with sloping shoulders.

He shivered. He was one of those individuals who, growing old, droop all over, face and figure, hair and hands. He drooped so impressively that his clothes, which were absurdly striving for smartness, made game of his age.

"Come in," said Amy.

The man, with his watery blue eyes fixed upon hers, sidled into the room and toward the blaze on the hearth, just as a vagrant dog is drawn by the warmth of a hearth on which he does not belong. He left behind him a faint odor of cloves. He was the embodiment of failure, the symbol of unhallowed male maturity.

"It's this way," he said. "The office was closed. I went there to find out about a Miss Amy Andrew—about where she boarded and so on. Then I thought I'd walk up and ask here. I've come from a long way."

Amy caught her breath. There was not light enough in the dusk and from the one shaded table lamp to disclose the pallor that swept over her face. She held her hands at her sides, tightly clenched. She knew, as if by a long prepared instinct. The man was her father.

A thought so clear in terms of words that it might have been an audible voice said to her: "He has come back. He crushed your mother's happiness by leaving her twenty years ago; he has returned to crush yours." By startling flashes of realization, clear lights were thrown upon the terrible havoc he could work upon the pride of the Duncan family, and upon the future, not only of herself, but of Jaffrey.

She shut her teeth; without opening them, she said slowly and without a tremor in her voice: "Why do you want to see her?"

"Now, I'll tell you about that," he began, somewhat startled, and stepped forward into the circle of light.

She could see him more clearly. Upon his face was written the story of his life—that weak and futile life, the premature old age, the self-indulgence worn out, the eternal pretense of refinement and respectability to which pauties of fraud upon himself and the world had clung, so it appeared, from first to last.

HE began again suddenly. "There's some good in every man," he said, and there he stopped again.

He wore a light brown overcoat inadequate for winter. His cuffs hung below its inadequate sleeves; they had been trimmed at the edge, as if the scissors had been called upon to supplant the laundry. He wore a gay tie. He had made himself presentable according to his lights and his means.

"Well, I suppose you know Amy Andrew," he said. "You know the life she leads. And you can help me a lot. I'm a stranger."

He sniffed, but it might have been the effect of the cold air from which he had come shivering.

"I—I am her father," he said.

The girl showed no surprise. If she feared that his voice might carry out into the hall, where at any moment members of the family might arrive, she concealed her apprehension.

The only action she took was to close the heavy mahogany door. The instinct of self-preservation calmed her.

"Sit down—I am listening," said a voice; she recognized it as her own.

"I take it you're one of the Duncan family," he said, twisting his gnarled fingers. "You must have a regard for my daughter, and you look like one who's kind and good, if you'll excuse me for saying so. I appreciate refinement, so to speak. I was used to it once."

"You want to tell me a story?" asked Amy, with all the semblance of sympathy she could summon, but not without a note of impatience.

"I must," he said. "I must have advice. There's some good in every one. And it was the good in me that rose up to the surface the day I picked up an old *Slate Gazette* and saw my wife had gone. I was up in Calgary, and I says to myself, 'As soon as I can, I'll go back to my little daughter. She needs me.'"

He talked in a false dramatic style, and his eyes grew more watery than ever. Amy shuddered, but she said: "Yes—so you are here."

"There's some good in every one," he went on, as if repetition of that phrase would be a cause of its becoming true. "Yes, I came back. There is no use concealing anything, because I haven't anybody in the world to ask except you. I've got a question to ask you. Maybe you know—I ran away from her mother in 1893."

Amy leaned over, thrusting the palms of her well shaped hands across the polished mahogany table-top—and her nails scratched as they moved; but she said sweetly:

"Yes, I did know that. I understood it that way."

"It's a terrible story," the other said, smoothing his thin gray hair. "It's a terrible thing for a man who has come from people of culture to live as I've lived, so to speak. I've been at the bottom. Poverty, sickness, disgrace—I've known 'em all. Let me tell you about that. Why, I'm a ghost, I suppose. I've been a street hawker—I've sold patent fountain-pens on the street. I suppose she would have to know; I suppose Amy would have to be told."

"No," said the girl quickly; "I wouldn't tell her if I were you. If you have been arrested and—or anything—I would not tell her. What question did you want to ask me?"

"Well, I'll tell you about that," he answered. "Just let me say first that love of one's own flesh and blood comes back to a man at last. Blood is a queer thing. It sets up a cry, sooner or later. Blood calls to us sooner or later. Why, it grips the heart, I tell you. It wakes you up in the night with a hunger and a longing for what belongs to you. And my daughter and I belong to each other. Don't we?"

She stared at him without moving her compressed lips.

"Well, I figure it so," he said at last. "I'm coming to the question. I just wanted you to know how suddenly my little Amy was the only thing left to me. She was the only hope for me. She was all that stood between me and failure—and dissolute life."

The girl recoiled at this pretense on the part of one so thoroughly beyond reconstruction that hope and youth were still his.

"I thought she and me could work out a future together. I've learned something about her since I got here. She's a fine young woman. It does my heart good—the heart of a father. It took all I could do to save enough to come, but I've had dreams. I've seen 'em over and over. I've seen a little vine-covered cottage; I've seen I could do some kind of respectable work; I've seen myself sitting beside a lamp—a home lamp—on winter evenings where it was warm, and I had my slippers on."

He paused. He sniffed again. Suddenly he exclaimed:

"My God! Do you think she'd take me? Do you think she'd be glad to see her father?"

AMY suppressed a cry of pain. She did not dare to speak. She watched the man's dry, gnarled fingers smoothing the top of a derby hat.

The man understood; his confidante was unable to answer him affirmatively.

"Well, what about human feelings?" he said, with a sigh. "What about pity? What about the ties of blood? Well, let that go. But what about woman's tenderness? What about Amy's heart?"

She shook her head slowly. For the first time her voice trembled as she said: "I do not know."

"Suppose it meant sacrifice for her," he said. "I've thought of that. Her mother was so good, so tender. It is that goodness and tenderness that has haunted me all these years. And the one thing I've kept—the one thing I never pawned in all this time—is this."

He laid down carefully on the table a little gold locket. It was a trinket shaped like a heart.

"She wore it for a long time."

"Amy's mother?" the girl asked timidly.

He nodded. "I happened—I just happened to have it in my pocket when I went away. Ain't it strange how things happen? I was going to take it to have it repaired. But I went— I've had it ever since. I gave it to her about the time Amy was born," he continued. "I said she was the dearest, tenderest, bravest, most unselfish woman in the world. I remember all those little things. And she said, with a laugh, that if our daughter grew up, and if she turned out to be all the things I thought her mother was, then some day I could give Amy the locket. Ain't it funny? Ain't it funny that I've kept this all these years! And now I've brought it to her—to Amy. That's the question I want to ask you. There's good in all of us. Well, then, what shall I do? Shall I go to her and tell her her father has come back, or shall I go away—and never come back again?"

Miss Andrew looked away from him and around the Duncan library, as if she were about to say farewell to all its familiar objects. She reflected, as she looked, that this would make an excellent newspaper story. She felt the strength slipping out of her nerve ends. There, on the long mantel, was Jaffrey's picture. . . .

"I think you had better go away," she said fiercely.

THE man drew his face into a grotesque squinch, just as a cat shuts its eyes when meeting an oncoming blow. With both his gnarled, dry hands, he snatched at the flaps of his overcoat as one who, in sudden agony, seeks to tear his own flesh.

"You think that?" he whispered. "You think I oughter go away and never see my little girl any more?"

Amy suddenly became conscious of a need to convince him before a determination to assert himself as a father had grown stubborn. He had come from afar. He had with persistent cave saved enough to come. He had spent infinite pains in his search for her. Was it likely that on the word of one person he would abandon his purpose? This man who talked about his daughter needing him—would he be able to see, through all the blindness of his desperation and self-pity and hunger for comfort, the fact that to her he would be only a parasite, a tainted old man, a burden? Would he be able to see that his coming would stain the whole life of his daughter, and perhaps wreck it?

A panic seized her, but she knew that she must mobilize all her wits.

"You said there was some good in every man," she said, leaning forward eagerly. "You said that several times. It is your own phrase."

There was a pause in which, fearing the sound of Mrs. Duncan's ear or Jaffrey's key, she was conscious of her ears straining to catch every outdoor sound. If the family came, she could offer no explanations; to her father she would be exposed.

"Maybe the good in my girl may surpass all understanding," the man said, getting up, swaying uncertainly on his feet. "Maybe she'll have her mother's tenderness and bravery and unselfishness. And the call of blood—maybe the blood will call to her."

Amy felt herself fighting to preserve her whole future. In quick breaths she said:

"Your daughter is engaged to a young man of a fine and proud family in the city. She had almost given up hope of love and the full, rich life she desired. But it came. She has no family of her own—no relatives; but, at least, she has none that would—"

He took the phrase upon his own lips. "Who would disgrace her," he said bitterly.

Amy nodded.

The man was silent. He licked his dry, puckered, scold-cracked lips with the tip of his tongue. He reached for his hat. She had won! He was going away.

"Promise me!" she said.

"I understand," he replied. "I promise. It's the little twenty-thirty lodging-house for mine. For them it's furs and fires and a home. For me it's leaking shoes and soiling soap at back doors. 'S all right. 'S all right. I promise."

"And this?" said Amy, reaching for the golden heart on the table. "This looks as if I'll give that to her; it belonged to her mother."

With a growl the other snatched the trinket out from under her hand.

"Give it to me! It's mine!" he muttered. "She she'n't have it!"

He stood with the thing held tight in his left hand, and this hand held behind him, as if he expected an attack on this last possession. There he stood, prematurely old, decked out in clothes foolishly unsuited to his time of life or the season of the year, and vulgarly spry.

And then, suddenly, he jammed his hat on his head and pointed at the side door through which he had entered the room.

"There's somebody!" he said sharply. Outlined on the glass was the familiar figure of Jaffrey. He had seen the light in the library, and, hoping to find Amy alone, had come up the nearer way; he was turning the knob.

Amy knew she had locked the door and, as a consequence, a moment was left to her.

"He must not find you!" she whispered.

"Why not?" asked the old man.

She did not answer, for she had no answer that would not have exposed her own identity. Running across the library to the door leading into the front hall, she opened it and peeped out to see whether a passage to the front entrance of the house was free of observers.

"Come! This way!" she commanded in an undertone; and, finding that the old man had shuffled after her, she almost pushed him out into the world of cold air, snow, gray dusk, and city smoke.

HE had gone! The crisis had passed. But now it was all that she could do to hold herself erect as she crossed the library again to let Jaffrey come in. The dancing firelight, throwing its strange shadows on the walls, seemed only a part of a dizzy world in which shadows were vampires and tongues of flame seared the flesh, and strength slipped away like sawdust out of a broken doll.

"Amy," cried young Duncan. "Amy! What has happened? You're ill. That's it—you're ill!"

She retreated, wiping her forehead with her hand.

"Don't touch me, please," she whispered. "Wait a minute, let me think."

But she found it difficult to think. Her ears rang with the old man's phrases. He still might have been in the room, talking about cheap lodging-houses, leaking shoes, homeless nights, and peddling on the streets. She ran to the window and looked out.

"You've been asleep, haven't you?" Jaffrey asked. "That's it! You've been asleep—you've had a dream!"

"It was like a dream," she said weakly. "Let me think."

Suddenly the thought of her heartlessness became terrible to her. Her father! She had turned him away. She had denied her own name to him! He was in the evening of life, and she had shut him out, to go on and on until that evening turned to night and oblivion.

She would have to tell Jaffrey the first lie. That he would drop the first poison into their love!

Amy walked around the table, touching the papers, as if to establish contact with real life—the old familiar life of yesterday and the day before. She knew Jaffrey was following her with his astonished gaze. She feared that he might notice her quick glances out the front windows at a figure walking with leaden steps toward the corner of the avenue.

"Jaffrey!" she cried out suddenly. "Come to this window. See! See! Under the ace light—a man—a man walking toward the corner. If you love me, don't ask any questions now. Do you hear? Run after that man. No matter what he says, bring him back here. Tell him a mistake has been made. Do just that for me. If you love me, do that!"

Young Duncan stared at her for a moment, and then, taking his hat, slammed the door after him. She could see the puffs of his breath on the frosty air as he ran beyond the gate.

She could only wait now, and she covered her aching eyes with her hands and waited for the squeak and crunch of the snow under the returning footsteps of the only two men who belonged to her life. She did not doubt that the old man would return, and she was right.

Jaffrey's voice said, "No, after you, sir," at the door. They stood there together—the two men; but, as Amy only gazed at them through a film of her tears, both walked toward the fire.

"Jaffrey dear," said Amy at last, "I must always tell you the truth, mustn't I?"

"You talk like a tired young child," he said. "But you had better explain, girl. This gentleman doesn't understand, I suppose."

His manner of speaking lightly failed away as he looked into Amy's eyes. She came near to him, as if to be in reach of his arms if she should fall.

"Jaffrey, this man has been here before. He left just as you came in," she said, taking pains with each spoken word. "He told me a very disagreeable story, but it had in it an appeal to one's pity. I sent him away without much pity, Jaffrey, and without much kindness. I am ashamed of that. It was selfish, Jaffrey."

She repeated his name as if she were saying good-by to him and yearned to address him as many times as possible before their parting.

"Please listen, Jaffrey," she went on. "Please listen quietly—both of you. I thought I had tenderness and unselfishness and bravery; but I had to call them to me—I had to summon them. I had such a dread of bringing unhappiness to you, Jaffrey. But there was something else, too. I could not lie to you. Nothing else mattered. I couldn't lie to you, dear."

"Lie to me? What a notion, Amy!"

SHE had turned toward the other man, who had been standing at the other end of the hearth with a dazed expression. And now she thought she saw the sudden leap of understanding in his eyes. His mouth twitched, but it said nothing; and at last the corners of that weak mouth settled into a faint, but a wise and knowing, smile. He had heard her name—the name "Amy."

Deliberately she added: "Yes, Jaffrey; it is I—Amy Andrew."

The expression on the face of the old man did not change; she could not see that he had moved a muscle when she spoke.

She could contain her feelings no longer. From her lips the truth sprang out in a cry, and in words keyed in agony.

"Jaffrey! He has come back," she said, holding her hands outstretched.



"What's the game? I never saw this lady before. I never been in this house in my life."

"He has come back. He has come back to claim me. This—is—my—father."

"Who'd I tell yer?" the old man said, wheeling toward young Duncan and shaking the gnarled hands and the trimmed cuffs at him. "I knew you was wrong, feller."

"Wrong!" exclaimed Amy.

She walked toward her father until her own eyes were close to his. There was no sign of recognition in them for a moment; and then suddenly they cast upon Amy one long glance of a love so great that it seemed to shed a light upon her.

"Why, I don't understand," her father growled. "What's the game? I never seen this lady before. I never been in this house in my life."

"What's your business?" asked Jaffrey.

"Selling Marvello Washing Compound," answered the other. "But I don't never sell except at back doors."

Young Duncan put his arm around Amy. She could not speak.

"Do you mean to say you never have been in this room?" the young man asked.

"Certainly not. Wouldn't I remember it?" replied the other, buttoning his light overcoat. "The lady is mistaken. That's all. The lady is mistaken."

"Wait!" exclaimed Amy.

"There's no use, lady," the other said. "You couldn't ever convince me of that, any more than you could convince me that my name wasn't Edgar Anglin. Outside of that, I ain't entitled to any recognition. I sell soap, and, as I'm always glad to be of some good to somebody, I'll just leave a sample of the Marvello right here in this place on your table."

"Wait!"

But her father backed toward the door, opened it, slammed it, and was gone. Amy tried to follow him; but all the world went dark to her, and then filled with a myriad of green stars which went out one by one, until she thought morning had dawned; and she found herself under the lamp, her head in the curve of Jaffrey's arm and her loosened hair falling over his sleeve.

"Where did he go?" she asked. "Quick! Where did he go? If the city swallows him—"

"What then?"

"Then he will never be seen again," she said, trying to remember.

"He has gone," said Jaffrey gravely. "I too believe he will never be seen by us again, and we can do nothing. Are you all right now?"

Amy held on to the edge of the chair and looked out into the night. The arc lights at the corner showed pedestrians hurrying homeward. When the storm had passed the air had cleared, so that now even the sound of the voices of passers-by could be heard. All the noises of the city, muffled during the afternoon by the snowfall, asserted themselves again. A group of school-boys went by, singing; a taxicab plowed through the cross street and threw strange shadows behind it as it approached a light, and before it after it had passed the circle of white radiance, and it, too, sang as it went. From far away came the sound of bellowing steamers of the lake and of the locomotives calling to each other across the freight terminals. That meant travel.

Travel? She knew he would go; she knew he would go far away. It was better for all of them; it was even better for him, for he would know now—he would know surely, because of himself—that there was some good in every man.

He could be counted on to say that over and over the rest of his life—perhaps to hundreds of people. He had the right to say it. He had lived it, a little, at last.

And then she turned toward Jaffrey.

"He was here," she said. "I was not in a delusion. He was here."

"I know. I understand it all. Poor Amy—my dear, dear girl!"

"You understand!"

To her this appeared impossible.

"Did he—" she began.

"No," Jaffrey answered. "He lived up to you, dear. And this shall always be between us. He has gone. But he left this. He left this under the sample. Don't you see that this tells it all to me?"

He held up in his fingers a little gold trinket.

"Your mother's name is on it," he said; and then he put both arms around her and said into her ear her own name. It was veiled so that she knew all that he meant to tell her:

"Amy Andrew."

Ghosts — Do They Come to Warn Us?

My Prophetic Dreams

By MARGUERITE OBER
of the Metropolitan Opera Company



"I know that dreams come true. I have the peculiar gift of being warned in advance through dreams."

DOES the Unseen World reach out a hand to guide us in the affairs of our present life? Are some of us more sensitive than others to such guidance? Scientists have gathered evidence on both sides of this subject for years; yet all of their evidence does not weigh as heavily with any one of us as some concrete experience in his or her own life. A hundred books might be written to prove that there is nothing in dreams. They would mean nothing to me; for I know that my dreams come true; I know that I have the peculiar gift of being warned in advance through dreams, particularly in the case of the death of a friend.

At the beginning of this awful war I had a friend who volunteered his services to the French. One night, in the midst of a dead sleep, a vision of him came to me suddenly, as distinct as if the scene were photographed and flung on the wall. I saw him wounded, lying in a trench, his life flowing away. The vision lasted for perhaps a minute and then faded out. I rose, turned on the light, and immediately wrote to a friend in France.

I know that Bruno Seyler is dead [I wrote]; tell me the details.

My letter passed, in mid-ocean, a letter from a friend telling me of Bruno's death, and every detail was precisely as I had dreamed it.

Two days before the death of Ralph Berger of the Metropolitan Company, I dreamed of his taking off: just one week later his friends were shocked to hear of his sudden death. Similar visions have come to me so often that I know they are something more than coincidence. But what they are, and how they come, and why, I can not tell. Can any one tell, I wonder? Will we ever be wise enough to fathom the secrets of the Unseen World?

My Occult Experiences

By MARGUERITE NAMARA
Prima Donna in "Above us Lost"

I HAVE had only one occult experience; yet it was so vivid, so startlingly convincing, that I shall never again question the testimony of those of my friends to whom such experiences have come more often.

I was in France when the war broke out, visiting a friend who owned the Paillard Palace, an old castle of more than three hundred rooms. Only a little time before she had lost her two dear little children. On my first evening with her, she came to my room, as I was preparing to retire.

"Marguerite," she said, "the little ones come back to me. They come every night. They talk to me; they tell me that they are happy—happier even than when they were here with us; and they tell me not to be sorry."

I felt certain that her vision was the result of nerves and a spirit overwrought. Two nights later, however, shortly after midnight, I heard her calling to me, and, entering her room, found her propped up on one elbow, gazing at the opposite wall.

"Don't you see them?" she cried.

"Can't you see them?"

I looked. There, by the draperies, stood her two little girls. They were so lifelike that it seemed as if they were about to speak, or romp over to me, as they had so often done when alive. We watched them, scarce daring to breathe, until slowly the vision faded out.

When later the wounded began to pour back from the front, my hostess turned over this old palace to the Red Cross for use as a hospital, and I remained to render what service I could. One day, as I sat reading to an invalid officer in the room that had been hers, I was surprised to hear him say: "Madam, every night two little children visit this room—where do they come from and why are they here?"



"I looked. There, standing by the draperies, just as I had seen them hundreds of times at play, stood the two little girls."

The nurse supposed that his mind must be wandering, but I knew what he meant.

These stories will be read by thousands whose friends or relatives have fallen in battle on the other side. We should like to hear from any of these—or from any reader—to whom an occult experience has come. Whether we believe the explanation of such experiences to be spiritual or only psychological, they are always interesting. THE EDITOR.

How Much Money Does Your Business Waste?

CERTAIN hospitals in England for the demented have a novel method for testing the sanity of those newly admitted. The patient is given the task of filling a bagshead with water while the spigot is left open. If he continues to pour in at the bung and does not stop the waste at the spigot, his mentality is thought to be slightly out of balance, and he is persuaded to abide awhile under the care of protectors until his reasoning powers grow stronger. A good many business men are pouring money in at one end of their business and letting it run out in waste at the other.

A certain large soap-manufacturing establishment in New England was accustomed to buy vegetable and animal oils by the carload and store them in rooms with cement floors. A few barrels of machine oil were also placed in these rooms. Through some singular cause, several of the barrels began to leak one summer.

The man in charge of the building spread a thick coating of sawdust on the floor to absorb the oil. The oil expert urged that the plant be equipped with storage tanks, but certain officers of the company demurred at the expense; they thought "the little waste of oil would not amount to anything, while storage tanks would cost outrageously!" A laborer shoveled the oil-soaked sawdust into a wheelbarrow and took it to the boiler room, where it was fed to the flames. The lubrication man knew that snug sums of money were in this way going up in smoke every week; so he went at the company again, and this time persuaded them to buy a centrifugal oil extractor. He then arranged to extract the oil by putting the sawdust into burlap bags and placing them in the extractor. One big wheelbarrow load of this oil-soaked sawdust, by careful test, yielded twelve gallons of oil. The process was continued throughout the summer, and when the savings were totaled up they amounted to about $300.

Manufacturers have been glad in the past to have the waste products carted away from their factories, and in several instances these products accumulated so rapidly that the plant owners actually paid to have the waste disposed of. A large Western steel and iron works became handicapped a few years ago by an enormous pile of slag that had collected about its premises. This slag was used for filling in low places, but it disappeared so slowly that a bonus was offered to any one who would cart it away. A road contractor undertook the job. In a short time he grew very prosperous. Just how his money piled up he never cared to divulge, but the mill-owners decided to call a halt on paying the bonus. It was then discovered that he used this slag in building a network of State roads across low meadow lands. He had talked the State road commission into a good price for material he had procured for nothing.

What Becomes of Old Alarm-Clocks?

WHAT becomes of the indispensable but famous American alarm-clock after it has served its day and night for a few months of this energetic generation is a mystery to no few people. Connecticut has distinguished itself as a clock manufacturing State by turning out these household necessities in carload lots. The yearly national output rarely falls. In 1913 it aggregated something like 20,000,000 clocks. Set in a straight row, they would cover the 1200-mile stretch between Boston and St. Louis. The average life of a nickel alarm is not over six months. This has caused economists to mistrust that a very considerable amount of our copper production is lost through these clocks, which are thrown away when they stop ticking. It is well known that clock-makers prefer not to waste their time trying to make repairs, but adroitly advise the owner to buy a new clock, which may be purchased anywhere from forty-nine cents up.

But the end of the clock that merely quits running is not yet. Just at this stage of the game comes the junkman with his outfit of melodious bells. He promptly annexes anything that has brass. Having secured a sufficient quantity of old clocks, lamp-burners, bird-cages, lamps, gas fixtures, electric lamp-sockets, and similar kinds of light yellow brass goods, he disposes of them to a scrap metal dealer, who in turn sells to a copper-smelter. By the aid of a vise, hammer, cold-chisel, and pliers, practically all of the steel is separated from the clock movements, and the brass melted down in a graphite crucible, the metal being fluxed with borax. A collection of brass clock movements weighing about 250 ounces troy weight would probably yield 70 per cent. copper; this last mentioned metal forms the chief alloy in brass. The copper, when refined and cast into marketable shape, is sold again to manufacturers for use in their arts. The loss of copper is therefore less than in any other part of clock manufacturing.

An industrial chemist a few years ago chanced to be in the neighborhood of a "sauerkraut" factory on Long Island. As he was conducted through the establishment he learned that the cabbages used contained 60 per cent. of water or juice. This is pressed out, and fully half of it allowed to go to waste. The chemist took a quantity of the fluid, concentrated and filtered it, and through a refining process produced an acid that has proved invaluable in the tanning of skins and in many branches of textile manufacturing.

Experts on cost work were going over the items of the Rock Island Railroad a few years ago, and they found that the company's employees, numbering several thousand, were using about 230,000 lead-pencils every year. The cost of the pencils approached $6000, or about 1½ cents each. As a pencil is about seven inches long, each inch is worth close to .3 cent. How the employees could use up so many pencils was a problem to the systematizers until they made an investigation. Then they saw the employees throw pencils away when they were only half used, merely because they were less handy to hold in the fingers. This was a clear waste of half a cent on each pencil. An iron-clad rule was immediately enforced whereby the stub of each pencil was to be returned before a new one was given out. The employees failed to see the object of such a rule; but after it was proved that a saving of $2000 a year resulted, and that a like stoppage of waste throughout the system meant better pay for them through increased profits, they saw the point.

Eliminating Double Motions

ANOTHER prolific source of waste is seen in the multiplicity of movements in labor. Useless steps and duplicate methods have cut the energy of workers in store, office, sales-room, and factory in half. In a large metal-working establishment, a cost specialist attempted to reduce the cost of production. He said he could eliminate all waste labor. The owner didn't believe him, but told him to go the limit. He succeeded in cutting out about 80 per cent. of the waste labor. A cost of $7000 was lowered to $1500. This sweeping change was brought about through placing the machine tools in the most convenient positions, cutting new doors through certain parts of the plant, etc.

"We shall see larger fortunes made in the future out of the things that are now thrown away," was a declaration made by the late Philip D. Armour; and in many cases all over the United States this statement is proving true.

The Wall Street Girl

By FREDERICK ORIN BARTLETT

Illustration by George E. Wolfe

ON the death of his father, young Donald Pendleton finds that by the terms of the will the whole of the estate is tied up in trust. The only thing bequeathed to him is his father's house and its maintenance. He accepts the offer of his father's executor to get him a $25-a-week job in the banking house of Carter, Rand & Seagraves, and reports for work immediately. Going into a dairy lunch to spend his last thirteen cents for food, he finds himself sitting next to the firm's stenographer, Miss Sarah Winthrop. She insists on lending him two dollars until pay-day. He calls on his fiancée, Frances, the daughter of a millionaire, that evening and tells her his day's experiences. She astonishes him to hurry and make his fortune, so they can be married in the spring. In the days that follow Donald usually lunches with Miss Winthrop, who advises him to give up society if he wants to be a business success. Donald finds it impossible to break engagements made for him by his fiancée, who doesn't understand business. Miss Winthrop decides that Don's friendly attentions must be stopped to avoid office gossip, and she finds a new lunching-place. Donald misses her friendly advice, and, since they can not talk things over in the office, prevails on her to go to dinner with him one evening, when he tells how much he has been learning about stocks and bonds. As the season advances, Donald's fiancée finds it more and more embarrassing to make excuses for his absence at the houses of their set, and she remonstrates with him, winding him over to a round of festivities. This tells in bad work at the office. One day Miss Winthrop hears Seagraves talking Don over with his manager. She writes Don a letter of warning and sends it to his club.

DON did not receive Miss Winthrop's letter until the following evening. He had dropped into the club to join Wadsworth in a brewer,—a habit he had drifted into this last month,—and opened the envelop with indifferent interest, expecting a tailor's announcement. He caught his breath at the first line, and then read the letter through some five times. Wadsworth, who was waiting politely, grew impatient.

"If you're trying to learn that by heart—" he began.

Don thrust the letter into his pocket. "I beg your pardon," he apologized. "It—it was rather important."

They sat down in the lounge.

"What's yours?" inquired Wadsworth, as in response to a bell a page came up.

"A little French vichy," answered Don.

"Oh, have a real drink," Wadsworth urged.

"I think I'd better not to-night," answered Don.

Wadsworth ordered a cocktail for himself.

"How's the market to-day?" he inquired. He always inquired how the market was of his business friends—as one inquired as to the health of an elderly person.

"I don't know," answered Don.

"You don't mean to say you've cut out business?" exclaimed Wadsworth.

"I guess I have," Don answered vaguely.

"Think of retiring?"

"To tell the truth, I hadn't thought of it until very lately; but now—"

Don restrained a desire to read his letter through once more.

"Take my advice and do it," nodded Wadsworth. "Nothing in it but a beastly grind. It's pulling on you."

As a matter of fact, Don had lost some five pounds in the last month, and it showed in his face. But it was not business which had done that, and he knew it. And Miss Winthrop knew it.

It was certainly white of her to take the trouble to write to him like this. He wondered why she did. She had not been very much in his thoughts of late, and he took it for granted that to the same degree he had been absent from hers. And here she had been keeping count of every time he came in late. Curious that she should have done that!

IN the library, he took out the letter and read it through again. Heavens, he could not allow himself to be discharged like an unfaithful office-boy! His father would turn in his grave. It would be almost as bad as being discharged for dishonesty.

Don's lips came together in thin lines. This would never do—never in the world. As Miss Winthrop suggested, he had much better resign. Perhaps he ought to resign, anyway. No matter what he might do in the future, he could not redeem the past; and if Farnsworth felt he had not been playing the game right, he ought to take the matter in his own hands and get off the team. But, in a way, that would be quitting—and the Pendletons had never been quitters. It would be quitting, both inside the office and out. He had to have that salary to live on. Without it, life would become a very serious matter. The more he thought of this, the more he realized that resigning was out of the question. He really had no alternative but to make good; so he *would* make good.

The resolution, in itself, was enough to brace him. The important thing now was, not to make Carter, Rand & Seagraves understand this, not to make Farnsworth understand this: it was to make Miss Winthrop understand it. He seized a pen and began to write.

My dear Sarah K. Winthrop [he began]. Farnsworth ought to be sitting at your desk plugging that machine, and you ought to be holding down his chair before the roll-top desk. You'd get more work out of every man in the office in a week than he does in a month. Maybe he knows more about bonds than you do, but he doesn't know as much about men. If he did he'd have washed into me just the way you did.

I'm not saying Farnsworth hasn't good cause to fire me. He has, and that's just what you've made clear. But, honest and hope to die, I didn't realize it until I read your letter. I knew I'd been getting in late and all that; but, as long as it didn't seem to make any difference to any one, I couldn't see the harm in it. I'd probably have kept on doing it if you hadn't warned me. And I'd have been fired, and deserved it.

If that had happened I think my father would have risen from his grave long enough to come back and disown me. He was the sort of man I have a notion you'd have liked. He'd be down to the office before the doors were open, and he'd stay until some one put him out. I guess he was born that way. But I don't believe he ever stayed up after ten o'clock at night in his life. Maybe there wasn't as much doing in New York after ten in those days as there is now.

I don't want to make any excuses, but, true as you're living, if I turned in at ten I might just as well set up business in the Fiji Islands. It's about that time the evening really begins. How do you work it yourself? I wish you'd tell me how you get in on time, looking fresh as a daisy. And what sort of an alarm-clock do you use? I bought one the other day as big as a snare-drum, and the thing never made a sound. Then I tried having Nora call me, but I only woke up long enough to tell her to get out and went to sleep again. If your system isn't patented I wish you'd tell me what it is. In the meanwhile, I'm going to sit up all night if I can't get up any other way.

Because I'm going to make the office of Carter, Rand & Seagraves on time, beginning to-morrow morning. You watch me. And I'll make up for the time I've overdrawn on lunches by getting back in twenty minutes after this. As for errands—you take the time when Farnsworth sends me out again.

You're dead right in all you said, and if I can't make good in the next few months I won't wait for Farnsworth to fire me—I'll fire myself. But that isn't going to happen. The finest man in that office is going to be

Yours truly,

DONALD PENDLETON, Jr.

Don addressed the letter to the office, mailed it, and went home to dress. But before going upstairs he called to Nora.

"Nora," he said, "You know that I'm in business now?"

"Yes, sir."

"And you wouldn't like to see me fired, would you?"

"Oh, Lord, sir!" gasped Nora.

"Then you get me up to-morrow morning at seven



"They had lunched together every day, but he had not ventured to suggest this morning; the only successful way, he knew, was to surprise her and capture her. She glanced about uneasily as he joined her. 'Please,' she said, 'we mustn't stand here.' She was thinking of what Blake would say."

o'clock, because if I'm late again that is just what is going to happen. And you know what dad would say to that."

The next morning Don stepped briskly into the office five minutes ahead of Miss Winthrop.

It was quite evident that Farnsworth had something in mind; for, beginning that week, he assigned Don to a variety of new tasks—to checking and figuring and copying, sometimes at the ticker, sometimes in the cashier's cage of the bond department, sometimes on the curb. For the most part, it was dull, uninspiring drudgery of a clerical nature, and it got on Don's nerves. Within a month he had reached the conclusion that this was nothing short of a conspiracy on Farnsworth's part to tempt him to resign. It had the effect of making him hold on all the more tenaciously. He did his work conscientiously, and—with his lips a little more tightly set than was his custom—kept his own counsel.

He had no alternative. His new work gave him little opportunity to talk with Miss Winthrop, and she was the one person in the world to whom he felt he could confide safely and at length. She herself was very busy. Mr. Seagraves, having accidentally discovered her ability, was now employing her more and more in his private office.

It was about this time that a lot of petty outside matters came up, further to vex him. Up to this point Don's wardrobe had held out fairly well; but it was a fact that he needed a new business suit, and a number of tailors were thoughtfully reminding him that, with March approaching, it was high time he began to consider seriously his spring and summer outfit. Until now such details had given him scarcely more concern than the question of food in his daily life. Some three or four times a year, at any convenient opportunity, he strolled into his tailor's and examined samples at his leisure. Always recognizing at sight just what he wanted, no great mental strain was involved. He had merely to wave his cigarette toward any pleading cloth, mention the number of buttons desired on coat and waistcoat, and the matter was practically done.

But when Graustein & Company announced to him their new spring importations, and he dropped in there one morning on his way downtown, he recognized the present necessity of considering the item of cost. It was distinctly a disturbing and embarrassing necessity, which Mr. Graustein did nothing to soften. He looked his surprise when Don, in as casual a fashion as possible, inquired:

"What will you charge for making up this?"

"But you have long had an account with us!" he exclaimed. "Here is something here, Mr. Pendleton—an exclusive weave."

"No," answered Don firmly; "I don't want that. But this other—you said you'd make that for how much?"

Graustein appeared injured. He waved his hand carelessly.

"Eighty dollars," he replied. "You really need two more, and I'll make the three for two hundred."

"Thanks. I will tell you when to go ahead."

"We like to have plenty of time on your work, Mr. Pendleton," said Graustein.

Two hundred dollars! Once upon the street again, Don caught his breath. His bill at Graustein's had often amounted to three times that, but it had not then come out of a salary of twenty-five dollars a week. Without extra expenses he seldom had more than a dollar left on Saturday. By the strictest economy, he figured, it might be possible to save five. To pay a bill of two hundred dollars would at that rate require forty working weeks. By then the clothes would be worn out.

It was facts like these that brought home to Don how little he was earning, and that made that ten thousand dollar salary appear like an actual necessity. It was facts like these that helped him to hold on.

BUT it was also facts like these that called his attention to this matter of cost in other directions. Within the next two months, one item after another of his daily life became reduced to figures, until he lived in a world fairly bristling with price-tags. Collars were so much apiece, cravats so much apiece, waistcoats and shoes and hats so much. As he passed store windows the price-tags were the first thing he saw. It seemed that everything was labeled, even such articles of common household use as bed-linen, chairs and tables, carpets and draperies. When they were not, he entered and asked the prices. It became a passion with him to learn the cost of things.

It was toward the middle of May that Frances first mentioned a possible trip abroad that summer.

"Dolly Seagraves is going, and wishes me to go with her," she announced.

"It will take a lot of money," he said.

"What do you mean, Don?"

One idle evening he had figured the cost of the wedding trip they had proposed. He estimated it at three years' salary.

"Well, the tickets and hotel bills—" he began.

"But, Don dear," she protested mildly, "I don't expect you to pay my expenses."

"I wish to heavens I could, and go with you!"

"We had planned on June, hadn't we?" she smiled.

"On June," he nodded.

She patted his arm.

"Dear old Don! Well, I think a fall wedding would be nicer, anyway. And Dolly has an English cousin or something who may have us introduced at court. What do you think of that?"

"I'd rather have you right here. I thought that after the season here I might be able to see more of you."

"Nonsense! You don't think we'd stay in town all summer? Don dear, I think you're getting a little selfish."

"Well, you'd be in town part of the summer."

She shook her head.

"We shall sail early, in order to have some gowns made. But if you could meet us there for a few weeks—you do have a vacation, don't you?"

"Two weeks, I think."

"Oh, dear, then you can't."

"Holy smoke, do you know what a first-class passage costs?"

"I don't want to know. Then you couldn't go anyway, could you?"

"Hardly."

"Shall you miss me?"

"Yes."

"That will be nice, and I shall send you a card every day."

"Good heavens!" he exclaimed. "If your father would only go broke before then. If only he would!"

BUT Stuyvesant did not go broke, and Frances sailed on the first of June. Don went to the boat to see her off, and the band on the deck played tunes that brought lumps to his throat. Then the hoarse whistle boomed huskily, and from the Hoboken sheds he watched her until she faded into nothing but a speck of waving white handkerchief. In twenty minutes he was back again in the office of Carter, Rand & Seagraves—back again to sheets of little figures with dollar signs before them. These he read off to Speyer, who in turn pressed the proper keys on the adding-machine—an endless, tedious, irritating task. The figures ran to hundreds, to thousands, to tens of thousands.

Nothing could have been more uninteresting, nothing more meaningless. He could not even visualize the sums as money. It was like adding so many columns of the letter "s." And yet, it was the accident of an unfair distribution of these same dollar signs that accounted for the fact that Frances was now sailing out of New York harbor, while he remained here before this desk.

They represented the week's purchase of bonds, and if the name "Pendleton, Jr.," had appeared at the head of any of the accounts he might have been by her side.

Something seemed wrong about that. Had she been a steam yacht he could have understood it. Much as he might have desired a steam yacht, he would have accepted cheerfully the fact that he did not have the wherewithal to purchase it. He would have felt no sense of injustice. But it scarcely seemed decent to consider Frances from this point of view, though a certain parallel could be drawn: her clean-cut lines, her nicety of finish, a certain air of silver and mahogany about her, affording a basis of comparison; but this was from the purely artistic side. One couldn't very well go further and estimate the relative initial cost and amount for upkeep without doing the girl an injustice. After all, there was a distinction between a gasolene engine and a heart, no matter how close an analogy physicians might draw.

And yet, the only reason he was not now with her was solely a detail of bookkeeping. It was a matter of such fundamental inconsequence as the amount of his salary. He was separated from her by a single cipher.

But that cipher had nothing whatever to do with his regard for her. It had played no part in his first meeting with her, or in the subsequent meetings, when frank admiration had developed into an ardent attachment. It had nothing to do with the girl herself, as he had seen her for the moment he succeeded in isolating her to a corner of the upper deck before she sailed. It had nothing to do with certain moments at the piano when she sang for him. It had nothing to do with her eyes, as he had seen them that night she had consented to marry him. To be sure, these were only detached moments which were not granted him often; but he had a conviction that they stood for something deeper in her than the every-day moments.

DURING that next week Don found a great deal of time in which to think. He was surprised at how much time he had. It was as if the hours in the day were doubled. Where before he seldom had more than time to hurry home and dress for his evening engagements, he now found that, even when he walked home, he was left with four or five idle hours on his hands.

If a man is awake and hasn't anything else to do, he must think. He began by thinking about Frances, and wondering what she was doing, until young Schuyler intruded himself,—Schuyler, as it happened, had taken the same boat, having been sent abroad to convalesce from typhoid,—and after that there was not much satisfaction in wondering what she was doing. He knew how sympathetic Frances was, and how good she would be to Schuyler under those circumstances. Not that he mistrusted her in the least—she was not the kind to lose her head and forget. But, at the same time, it did not make him feel any the less lonesome to picture them basking in the sun on the deck of a liner while he was adding innumerable little figures beneath an electric light in the rear of the cashier's cage in a downtown office. It did not do him any good whatever.

However, the conclusion of such uneasy wandering was to force him back to a study of the investment securities of Carter, Rand & Seagraves. Right or wrong, the ten thousand was necessary, and he must get it. On the whole, this had a wholesome effect. For the next few weeks he doubled his energies in the office. That this counted was proved by a penciled note which he received at the club one evening:

MR. DONALD PENDLETON.
Dear Sir:
You're making good, and Farnsworth knows it.
Sincerely yours,
SARAH KENDALL WINTHROP.

To hear from her like this was like meeting an old friend upon the street. It seemed to say that in all these last three weeks, when he thought he was occupying the city of New York all by himself, she, as a matter of fact, had been sharing it with him. She too had been doing her daily work and going home at night, where presumably she ate her dinner and lived through the long evenings right here in the same city. He seldom caught a glimpse of her even in the office now, for Seagraves took all her time. Her desk had been moved into his office. And yet she had been here all the while. It made him feel decidedly more comfortable.

The next day at lunch-time he waited outside the office for her, and, when seen by her, trailed her to her new sandwich place. He waited until she had time to order, and then walked in as if quite by accident. She was seated, as usual, in the farthest corner.

"Why, hello," he greeted her.

She looked up in some confusion. For several days she had watched the entrance of every arrival, half expecting to see him stride in. But she no longer did that, and had fallen back into the habit of eating her lunch quite oblivious to all the rest of the world. Now it seemed like picking up the thread of an old story, and she was not quite sure she desired to.

"Hello," he repeated.

"Hello," she answered.

There was an empty seat next to her.

"Will you hold that for me?" he asked.

"They don't let you reserve seats here," she told him.

"Then I guess I'd better not take a chance," he said, as he sat down in it.

He had not changed any in the few months.

"Do you expect me to go and get your lunch for you?" she inquired.

"No," he assured her. "I don't expect to get any lunch."

She hesitated.

"I was mighty glad to get your note," he went on. "I was beginning to think I'd got lost in the shuffle."

"You thought Mr. Farnsworth had forgotten you?"

"I sure did. I hadn't laid eyes on him for a week."

"Mr. Farnsworth never forgets," she answered.

"How about the others?"

"There isn't any one else worth speaking of in that office."

"How about you?"

"I'm one of those not worth speaking of," she replied.

She met his eyes steadily.

"Seagraves doesn't seem to feel that way. He keeps you in there all the time now."

"The way he does his office desk," she nodded. "You'd better get your lunch."

"But I'll lose my chair."

"Oh, get your sandwich; I'll hold the chair for you," she answered impatiently.

He rose immediately, and soon came back with his plate and coffee cup.

"Do you know I haven't had one of these things or a chocolate éclair since the last time I was in one of these places with you?"

"What have you been eating?"

"Doughnuts and coffee, mostly."

"That isn't nearly so good for you," she declared.

He adjusted himself comfortably.

"This is like getting back home," he said.

"Home?"

She spoke the word with a frightful cynical laugh.

"Well, it's more like home than eating along at the other places," he said.

"They are all alike," she returned. "Just places in which to eat."

She said it with some point, but he did not see the point. He took a bite of his egg sandwich.

"Honest, this tastes pretty good," he assured her.

He was eating with a relish and satisfaction that he had not known for a long time. It was clear that the credit for this was due in some way to Sarah Kendall Winthrop, though that was an equally curious phenomenon. Except that he had, or assumed, the privilege of talking to her, she was scarcely as intimate a feature of his life as Nora.

"How do you like your new work?" she inquired.

"It's fierce," he answered. "It's more arithmetic."

"It all helps," she said. "All you have to do now is just to keep at it. Keep posted on the bonds."

"Yes. But as fast as I learn a new one it's sold."

"That's all right," she answered. "

Continued on page 19

"I Knew Her When—"

LADIES and gentlemen, you are about to be initiated into the "I Knew Her When—" Club. We have had our private detec-i-tives at work, and we will now reveal pitilessly the dark past of these five film favorites. First comes Lottie Briscoe of the Lubin Company. Lottie was a nurse in New York. Along came Arthur Johnson, at that time a Biograph player, temporarily laid up with a fracture of something or other. Lottie was the one detailed to give him the black stuff out of the bottle. And she gave him the medicine so beauti-fully that he made her an actress in Lubin's movies.





FISHING in the old mill-stream was once the chief thing that interested Rose Armour outside of working hours. During the day she plugged holes in a telephone switchboard at Joplin, Missouri, for which she got six dollars a week. Those days are over. It's *Miss* Armour now, and a hundred dollars in every pay envelop—all because she took part in a local news film, and the director in New York who saw her just had to have her.





EVER see "The Hazards of Helen"? Then you have seen Helen Gibson at the telegraph key. One day when the Kalem Company was taking pictures of a railroad station on the Salt Lake and Los Angeles road, a pretty girl came out. She said she was the operator. James Davis wanted a girl for a small part, and Helen got it. And the moral is, of course, if you want to get on in the world, learn telegraphy and stand on the platform when the trains go by. But you've got to be good-looking into the bargain.









WHEN a Chicago film company called for an automobile a few months ago at a public garage, the chauffeur who drove it was a woman. It was Anita King, licensed driver, but now of the films—guaranteed not to flicker. The director liked his chauffeur better than he did his leading lady. He sent her across the country alone in an automobile for a press stunt. Now she is a star. Lightning may never strike twice in the same place, but it struck five times to make these five film favorites.





Copyright, by L. Bibo

LEE KUGEL went over to the Ninety-fifth Street market in New York the other day to get a pound of butter, and came back with an actress. Marguerite Gale still wore an apron and a white cap, for she had been selling the butter. Now she is one of the stars of his company.



Copyright Underwood & Underwood

EVERY one has some pet economy, and every one has something he can't economize on. It may be silk stockings; it may be first editions; it may even be his wife. Here is Charles Murphy, the boss of Tammany. The one thing he can't economize on is cigars. He must always be ready to hand out a cigar at the critical moment when the voter is making up his mind. And they must be good ones, too—none of your three-for-ten-cents variety. Another obligation the city boss mustn't fail in is attending his followers' funerals.



Copyright, Underwood & Underwood

A DANCER may cut down on his manicure bill; but let her try saving on shoes, and some one of her pirouettes will cost her her life's income. Mme. Pavlowa pays the average price for dancing slippers—three dollars—but she wears a pair only once. The sandals and high boots for the gavottes are more expensive, running up to twenty-five dollars a pair. At that, her bill for shoes is only about $700 a year—which is certainly not a bad investment for the million-dollar dancer.



Copyright, Paul Thompson.

IF Ty Cobb didn't have his chewing gum to keep his mouth in decent condition some of those hot dusty days on the diamond, he might not always have that Cobb spring that makes hases just a matter of course. One soldier in the Ypres trenches owes his life to chewing gum. Wounded in the thigh, he lay five days in a field, and the only thing he had to moisten his lips was chewing gum.



AT one time the manager of the Giants allowed his men to buy their own food. There was a sudden drop in the home runs, and he discovered the men were trying to save on their food. Plenty of good beefsteak is needed, whether you are a professional baseball player or a discus-thrower with a record to beat. A good training-table must spend about fifteen dollars a man per week.

Photograph by Underwood & Underwood.



Photograph by Brown Brothers.

WITH his meager seventy-five thousand a year, the President must economize on a good many things; but Mr. Taft refused to stint himself on golf balls. When the tariff was unusually uppish he would take an hour off at the Chevy Chase Club, doing his darndest not to lose too many balls in the long grass. Mr. Carnegie supplied him with sticks, calling them impressively, "Peace," "Arbitration," and "Anti war."

Things
Econo

Photograph by Brown Brothers



IF an editor commences in blue pe
be sued for libel, P. P. A. will qu
National Board of Censors will ba
editor of *Harper's Monthly*, and all
objects to being cut—the author wh
of one or two takes all the vigor out
be know that his writing was almo
Of course a stylist, such as Galsworth



Copyright, Underwood & Underwood.

IF you want to earn your bread and butter waving a champagne glass in Mr. Ziegfeld's latest cabaret scene, you can go without your breakfast, but you haven't a chance at a job unless your hat has the latest curve and your skirt doesn't look like last year's turned inside out. You've got to look as much like Mrs. Castle as possible, though anxious advertisers beg Mrs. Castle to wear their best, and you have to pay your last cent for them.

ALL the mothers of America sympathize with Mrs. Astor's struggles to bring up her son in a style befitting an Astor—which, of course, allows no economy. She simply can't do it on the twenty thousand a year allotted her; his first two years alone cost $64,000—$5,000 for clothes and toys. For, according to Astor standards, even the poodle must have $2 steaks.

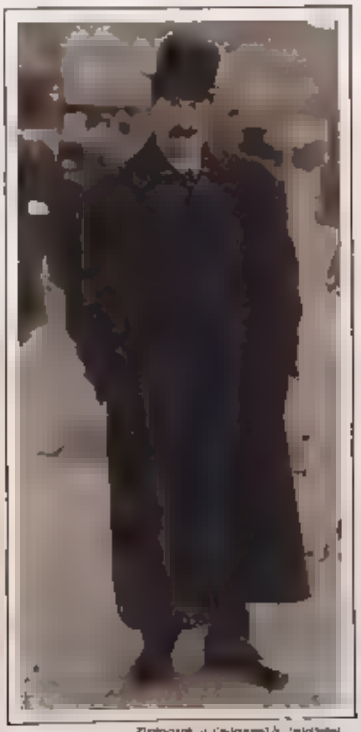


Copyright, Paul Thompson.

ley Can't
ize On



...ings may happen to him. he will ...mentar at the Cumming Tower, or the ...cine from the mail. As Mr Aiden, ...ours know, it is the small writer who ...slender kind of ideas that the ... Stevenson never objected to going ...h to stand any amount of shaving. ...his own hair-pencilling.



Photograph by Underwood & Underwood.

NATURALLY Mr Burns can't economize on false whiskers. He must wear a new pair every time he tr-e-racks his prey, and they must be of the very best brand—fast colors, warranted not to crepe off, etc. Perhaps the detective's life is the most extravagant of any. One secret service agent took tea every day for a week in a London restaurant, ordering several dishes of strawberries at five dollars a dish, just to attract the attention of a lady he must meet.

THE thing Nat Goodwin can't economize on is marriage licenses. He has already bought five. In New York a marriage license costs only a dollar; but there are the incidentals—five dollars to the alderman, possibly twenty-five cents car-fare for a honeymoon on the subway and then, there is also the cost of getting unmarried. The assiduous Mr. Goodwin recalls paying No. 2 twenty thousand in cash in order to prepare for No. 3. But as he says himself, "Hope conquers experience."



Photograph by Paul Thompson



THE one thing a singer can't compromise on is tonsils. Your costume may grow a little seedy, and your hair, may need cutting, but you can call that temperament. You can't have temperament, though, that will cost you $3500 a night—which is Caruso's salary. In fact, Caruso takes good care of himself—never stinting himself on fresh air at least.

Photograph by Paul Thompson.

Things Millionaires Have to Do



Photograph by Brown Brothers

FIFTEEN years ago there was a black-eyed brakeman on the Great Northern Railroad registered on the time-keeper's books as L. K. Hill. He had to take "lip" from cross passengers. He hung ir wait hours at a time in dry unprotected sheds—but why specify? Presently he became chief engineer. Then some one discovered that he was the son of the richest man in all the Northwest.



Photograph by Brown Brothers

NOT every one knows that for two years of his life Cornelius Vanderbilt III was a fireman on the New York Central Railroad. In 1899 young Vanderbilt started in to learn the railroad business from the bottom up. The fire-box that he invented is still used on the big engines of the road.



Copyright International Film Service

THE Chicago stock yards, as Mrs. Bradley Martin once remarked of the kings of Siam and Madagascar, have a distinct personal aroma—an aroma peculiarly their own. The fact, however, does not seem to worry Philip D. Armour III. Some day he will be head of the industry, according to the plans of his uncle, J. Ogden Armour, but at present his job consists of leading the reluctant porcine to the slaughter.



Photograph by Brown Brothers

WILL you have a brush, sir? The speaker was Robert Bacon, Jr., a "rookie" at Plattsburg, waiting on his captain's table. The captain, as it happened, was a clerk in the office of J. P. Morgan, where Robert's father is one of the partners. But that made no difference. Robert Jr. never balked, even when he had to polish brass, sweep stables, and press the trousers of his superior officers. Theodore Roosevelt, Jr., was Mr. Bacon's comrade in these duties.

JOHN D. ROCKEFELLER, Jr.'s life does not consist entirely of cutting coupons, teaching Sunday school, and viewing I. W. W. agitators from behind the Duchesse lace curtains of the Rockefeller estate at Tarrytown. In this picture we behold him arrayed in overalls, about to descend into his father's mines in Colorado, where he handled a pick with the other miners, and for some weeks shared their food, lodgings, and pastimes.



Photograph by Underwood & Underwood



Photograph ...

WHEN Mrs. Frederic Courtland Penfield, as the wife of our Ambassador to Austria-Hungary, takes tea with princesses, she may cast her thoughts back ten years, to the days when her eccentric old father made her serve in his factory in Philadelphia at six dollars a week. "... want my daughter to know where the money comes from that she's going to inherit," said the old ma...



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MARJORIE ELLIOTT ... with being the richest ... in America ... all the ... off her pretty finger-nails last year when she hired a barge ... distributed food and clothing to the starving Belgians. ... wrote the beautiful ... and ... right here ...

Fortunes from Small Change

By FREEMAN TILDEN



A YOUNG [illegible] went with a millionaire to buy a pair of suspenders. "We'll have to cross the street," said the millionaire, "we can buy them six cents cheaper over there." "Cross the street to save six cents!" ex[illegible] [illegible] replied [illegible] "Young man" [illegible] one of the hardest things in the world [illegible] six cents [illegible] year." Here [illegible] of [illegible] who [illegible] that [illegible] fortune [illegible] are the pennies [illegible] and dimes. Perhaps there [illegible]

WE may say [illegible] hardly [illegible] with no [illegible] over. A beautiful thing it is. But, when it comes to swiftness of circulation [illegible] little old [illegible] ney has the punch [illegible] nickel is all movement. It cries loudly to be spent in a hurry, and in the United States it is spent in a hurry. That is why so many fortunes have been reared by its [illegible]

Young Woolworth was behind the dry-goods counter. He had lived on a farm [illegible]

[illegible] Woolworth transferred [illegible] York [illegible]

[illegible] went ahead.

The nickel tiles went slowly but surely. [illegible]

[illegible] the magical nickel, [illegible]

was known as W. Duke & Sons. [illegible]



[illegible] but [illegible] greatest money-makers in [illegible]

[illegible] tunes have been made, however. Nearly every importa[illegible] [illegible] ually celebrated articles is that they are [illegible] from where they thriv[illegible]

Other less known fortunes have been built up on popcorn products, chewable pastilles, and aromatic lozenges in boxes; and at least one man has accumulated a great hoard from the sale of salted peanuts in five-cent cartons. Also has [illegible] the story of this bug[illegible]

The senior William Wrigley was a [illegible]

[illegible]

the further one looks, the more impressed he becomes with this truth—that the [illegible]

Here Are Four Stories on One Page

I. Which Is Mary Pickford?

ONE makes her living by being Mary Pickford, the other by pretending to be. One stands before the camera for a few hours every [illegible] receives $2,000 a week; the other [illegible] Marie [illegible] for a salary considerably less. Both are the same height, [illegible] the same hair and eyes, the same figure and the same smile. Both are the same age. At first glance can you tell which is the famous Mary Pickford, and which is pretty little unknown Mae Knight?

"I just [illegible] like I was used to it, but I was awfully scared," is the way Mae Knight [illegible] her first [illegible] was J. [illegible] wanting ad for Mary Pickford. He advertised for a blonde girl who looked [illegible] Mary, and received two hundred replies. Out of the crowd he picked Mae Knight who had been working at the [illegible] [illegible] to walk the streets [illegible] Mary Pickford appears on the screen. There is always a pack of curious people [illegible] But Mae never sees them. She has [illegible] The [illegible] star—some day.





[illegible] these girls is Mary Pickford, who [illegible] a hundred thousand dollars a year for looking sweet and [illegible]. The other is Mae Knight, who receives a somewhat smaller salary for walking the street and looking like Mary. Now, which do you think is which?

II. A Recipe for Making Millions

TWENTY [illegible] Emma A. Summers [illegible] a music teacher. Today she is a more than one-time millionaire. And she didn't fall heir to it [illegible]. By work and by worry she made it.

In those days when she taught music [illegible] pianos and [illegible] came to her house to practise. When there were [illegible] enough paid for the piano she bought another piano and another until she had seven.

Then oil was discovered in Los Angeles. By that time Emma A. Summers had saved $700 from her teaching, and she borrowed $700 and decided to sink a well. [illegible] But all the time the seven pianos were [illegible] working day and night. She was still teaching music when she had [illegible]

She [illegible] barrel of oil she handled [illegible] all her own [illegible] supplies, bought her own horses, kept her own books, and wrote her own letters.

When Emma A. Summers borrowed that first $700 she believed that when she could write her name to a check for ten thousand dollars she [illegible] was good [illegible] self [illegible] she was supplying companies, railroads, factories, hotels, and laundries with oil, and was hauling, blacksmithing, and manufacturing paint as a side issue, she knew she was in business for life. Then it was she let the little pianists go, sold off the pianos, and rented [illegible]

Asked [illegible] her recipe [illegible]

"Work intelligently. Give your fellow man a square deal. Know more [illegible] Work, work, work, with concentration, self-sacrifice, singleness of purpose, eternal vigilance, rigid economy, giving at all times the very best that is in you. Have faith in God, believe in yourself, and work. Then if you have strength and zeal and live long enough, you may attain what the world calls success."

III. He Has Killed 4000 Hawks

T[illegible] 4000 chicken-hawks in a single lifetime is going some. That is the [illegible] of [illegible] H. [illegible] of Pontiac, Michigan. Mr. Osmun, who is [illegible] years old [illegible] an expert marksman and claims the world's [illegible] The accompanying picture shows the result of one day's shooting—eleven hawks. [illegible] the hunter carries his [illegible] has been taken from a [illegible] in a basket [illegible] hawk [illegible] ground. The owl is set up on a stump or stake in a clearing, and the hunter hides near by. [illegible] will fly to the scene and begin a sort of cawing, which attracts others of its species.

Attracted by the commotion of the crows, a hawk will soon appear. He is just as unfriendly to the [illegible] of being content with noisy [illegible] he swoops downward toward the bird on the stake. Then [illegible] pop goes his trusty shot-gun and another chicken-hawk bites the dust.

"You may not believe it," says Mr. Osmun, "but the owl seems to like the sport, and is always anxious to go on a hunting expedition. The owl I have now was taken from the nest four years ago."

For fifty years Mr. Osmun has [illegible] hawks in Michigan, and, needless to say, [illegible] poultry [illegible]

IV. The Wooden Shoe Trust

IN [illegible] workshop [illegible] wooden [illegible] New York State [illegible] has sold thousands of pairs of shoes. His workshop is located near a highway much traveled by automobilists, and many stop to buy his shoes as souvenirs of their trip. The wooden shoe, or sabot, which surmounts his shop as a wind-cock, is the sign that advertises his calling, and it attracts the attention of nearly every one who passes [illegible]

The Vuillemots came from a section of France [illegible] noted for its wooden shoe making industry. There are four villages built on the industry, and, all told, probably 3000 persons engaged in it. The Vuillemot family have followed the trade for at least four generations, "Gus" says, and maybe longer. The lack of a peasant class [illegible] restricts the demand for his product, which perhaps explains why [illegible] the wooden shoe trust.

Although not classing themselves as peasants by any means, the farmers living [illegible] neighborhood of the Vuillemot [illegible] comfortable for morning and [illegible] both inside and outside the house—and [illegible]

"Gus" can make six pairs of [illegible] a day. As he charges only fifty [illegible] a pair, however, it can readily be understood [illegible] a lifetime of [illegible] work [illegible] a rich man. [illegible] He makes enough for the needs of himself and his wife, takes a day off when he wishes, and enjoys life more thoroughly than many a [illegible] fellow [illegible]

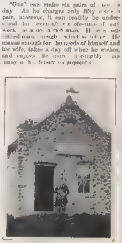


Twenty years ago she was a teacher [illegible] she [illegible] millionaire and the only [illegible] play is "Silver Threads Among the Gold."



Photograph, E. M. Foley.

A pretty good morning's [illegible] He has killed 4000 and holds the world's record. He stands [illegible] shot-gun and his little old pet owl.



Want wooden shoes? Write to August. August is the wooden shoe trust

Two Fists and a Heart

By OCTAVUS ROY COHEN

Illustrations by Robert McCaig

"A[illegible] sniffed Miss Maybelle Rooney, [illegible] away."

"And with Percy Hawkins just simply crazy about her," echoed Miss Yvette Masnanus.

Miss Yvette, be it known, had cast aside her originally given name of Annie in favor of the more Frenchy one, and at the same time had decapitalized the second M [illegible] her handle."

[illegible] though of course it ain't for the likes [illegible]

[illegible] body stiffened. Suspicion had become [illegible]

"Me too. And a certain person I know won't have no chance to rise in sassiety if she marries [illegible]"

[illegible] stock, but we can have it for you in two days. Number 4801 is nearly the same thing, though—"

Eventually a less choleric but none the [illegible] stout customer left with pattern number 4801 tucked contentedly under a [illegible] arm, and once more Nellie Dugan's [illegible] was usurped by the tightness of lip [illegible]

[illegible] rage. Or gray and white. Now this—" Yvette, too, was in the clutches of business. The chances were that both girls had forgotten their subject of conversation.

BUT [illegible] high spot of color burned in either cheek. In the first place, she was furiously angry to think that she had been under the verbal scalpels of the two girls whose counter backed on hers. And, in the second place, she was fiercely angry that they had put into words the very thoughts which had been worrying her for all of two weeks.

It had been nearly five months now since Kid Kelley, light-weight, had begun to show her marked attention. The Kid was [illegible] youngster, and hailed by the [illegible] "comer." Already he numbered his victories by the dozen, his [illegible]

From the outset Nellie had been poignantly cognizant of his social shortcomings. He paid little attention to dress, [illegible] clothes were a full season behind [illegible] fully loud, his socks ditto. He spoke feelingly of the day when he should be able to afford a diamond ring of such [illegible] Kid Kelley's [illegible]

Nellie had worked hard and earnestly [illegible] to refine him, to instill into him a working knowledge of smart [illegible] ments are etiquette. But, with his customary brusque frankness, he had laughed her efforts aside.

"Wear patent leathers and a dicer?" he grinned brightly. "Me? Why, say, kid, if I did that I'd be plumb scared to look at meself in the glass. Honest, I would [illegible] pass. Nix—and likewise no. These here [illegible] perately. [illegible] of the purest [illegible] Yes, maybe he studied, [illegible] and two-step were good enough for him. As for new-fangled dances, well, why, if they [illegible]

"Pleased to meetcha," muttered the Kid and proceeded to nearly break the fingers of her tiny hand. Of course, she had smiled pleasantly and remarked that it was a pleasure to make Mister Kelley's acquaintance, but, somehow, she had avoided [illegible] immaculate person of Mr Percy Hawkins loomed a good deal closer than the horizon. Mr Hawkins walked floors for [illegible] he trod in his daily work led [illegible] counter behind which Miss Dugan earned her weekly eight dollars.

Mr Hawkins was possessed of that most desirable of all human qualities, polish. His speech was grammatical and weirdly free from the vernacular. His costuming was perfect, as befitted a gentleman. His neck-ties were somber and his socks matched. He wore a cameo pin and ring. His hair was pompadoured—contrasting vividly with the close- [illegible] the nails brilliantly polished. Those of Kid Kelley were huge and gnarled. Mr Hawkins' [illegible] were always pressed to a razor-edge [illegible] and could use foreign phrases most convincingly. And he knew [illegible] between a salad fork and an ice-cream fork [illegible] manifold charms of Miss Nellie Dugan, and had decided that she suited—save for her family name. Dugan was patently impossible. He was struck with the [illegible] of Hawkins might [illegible] Nellie to perfection, and thereupon he had, with lordly condescension, paid her some slight attention.

She had felt both flattered and elevated. They had gone to dances and to vaudeville. Her position in the store became distinctly one of eminence. Mr [illegible] desirable. He even smoked cigarettes [illegible] dollars a month and was spoken of as a [illegible]



[illegible]

[illegible] Yvette and Maybelle. The social leaders among the girls of that floor had cast [illegible] entry of Kid Kelley into the ranks of [illegible] heart of Miss Dugan. Their attitude [illegible] two men and pondered much and deeply upon the vicissitudes of married life and the importance of making a proper start.

That night Kid Kelley called to escort her [illegible] two to Kid Kelley, two to Percy Hawkins, one [illegible] her home and her [illegible] and the other two for any other [illegible] cared to fill them. But this night, although rumor had it that the bill was one of unusual merit, she suggested that they stroll in the park.

The Kid strove hard to conceal his elation. It was more than he had [illegible] of at this stage of the game [illegible] some form of entertainment [illegible]

And so they strolled in the park and [illegible] Riley he'd get a chance [illegible] pion. And if he won the championship [illegible] words plunging from [illegible] from her lips that that ain't career for a gentleman. How you ever [illegible] on bein' a fighter? "Rise in sassiety" [illegible] And you ought to [illegible] man ain't got the right to ask a girl to marry him if he ain't ambitious."

"But I am ambitious. I [illegible]"

"For what? The [illegible] championship [illegible]"

He paused and faced her.

"Shoo [illegible]" he ordered [illegible] y'r chest, [illegible]

She was nonplussed for a second. Then once again she plunged [illegible] living as a fighter [illegible] ashamed to be seen with you when I pass my friends. They're talkin' about me at the store—sayin' if I married [illegible] painfully. [illegible] is it? This here Mr Hawkins ain't been [illegible] your [illegible]

"Worse and worse." The fighter's tone was uniformly d[illegible]

"He's a gentleman [illegible]"

"[illegible] Dughted"

... I thought he was a clothes ...

"Oh, how horrid of you! I wish you were half the clothes model he is—then I wouldn't be ashamed to be seen on the street with you."

"Hold on there, kid—that's two times you've pulled that stuff about bein' ashamed to be seen with me. I ain't going to force myself on a girl what don't ..."

"You will misunderstand. You make me mad! But I am honest with you. I ... ashamed—and I'll tell you I knew it. I'd rather you'd be a clerk at ... dollars a week than a fighter."

"You would, eh? Why?"

"Because your profession is coarse. It makes a brute of you."

"I'm a brute, eh?"

"Not yet. But some day ... But that isn't the thing at all. A prize-fighter has got no standin' in the world ... people look down on him."

His right hand closed ... arm in a vise-like grip.

"I reckon you'd ... out out that line of gab," he ... "I'm tired of ... tellin' you this ... I'm gonna stay ... I fight my fights straight, and clean. I live clean—not like your cigarette-smoking, cologne-using young Hawkins. Why, I could take that guy like this"—he extended one perfectly muscled arm—"and just break him in half with a ..."

"And he eats mashed potatoes with a fork—not a knife," she retorted with ...

"... some. But I'm puttin' this to you straight. I been goin' with you because I like you. Get that? I want to marry you. But I wouldn't marry you nor any other girl that didn't want ... I ain't that kind. I wouldn't have you feelin' ... like you do. But I'm tellin' you this much." His eyes shone with a steely glint. "I'm a fighter and I'm gonna remain a fighter until I get licked outa the ring. I wouldn't quit it for you or any one else. It's clean and ... leavin' you there. When you want me you can send for me. I'll forgive you for what you've pulled tonight—though it ain't easy. I'll come back when you want me. If you wanna marry Cissy Hawkins—go to it. But I won't let any woman twist me around her thumb."

They walked back to her house in silence. Then he left her. He strode down the streets unseeing, his thoughts ...

"I wish I was a woman," ... himself suddenly. "I'd like like hell to cry for about ten minutes."

As for Nellie, she blinked her eyes rapidly ... depressed, and tried to make ... that he'd come back ... And it wasn't until ... curled up ... bed that she gave way to the tears that had been fighting to come ever since he'd said good-by at the door.

And that night she slept—and dreamed a nightmare wherein Kid Kelley was holding ... Hawkins in his hands squashing him into a pulp—and laughing.

EVEN though Nellie knew that the Kid would not come ... to her, she hoped against hope that he would. It would then be so easy to capitulate—and maybe she'd have more power over him than ever. But come he did not, and her face grew pale and her attitude dejected—and the girls at the store commented.

Said Yvette to Maybelle, between customers:

"Seems like that prize-fighter has given her the G. B. Poor kid! Well maybe it's better, after all, because now she'll marry Mr. Hawkins, who is as much of a ... as there is in the world."

Mr. Percy Hawkins, whose passion for Nellie Dugan had been spurred rather than lessened by the rivalry of the rising young light-weight prize-fighter, noticed the change in the girl, and discovered eventually that she had four evenings per week which she could spare for Mr. Hawkins, provided Mr. Hawkins cared to have them. Mr. Hawkins did. He was with her constantly ... five ... then ... held her hand, and she ... to coquetry, and perhaps liked her the better for it.

Mr. Hawkins prided himself on his conversational powers. He usually called for Nellie about eight o'clock. From eight until nine he discussed the war situation, Wall Street, the newest "best seller" ... days and the knowledge ... at that time, he also ... the necessity of social position, his friends among the sought, culture, his prospects at the store. From nine until ten-thirty the talk was of dancing and vaudeville and moving pictures. And from ten-thirty until eleven he discussed *them*—Nellie and himself, or himself and Nellie in a most personal vein.

At first she reveled in the ... conversation. It was, as ... so uplifting and educational! ... Yvette expressed it, "a puffectly grand talker. You can't follow more'n half what he says—and that's proof."

But gradually she came to the point ... minutes until ... topics of dance and movies, where she was ... at home. The ten-thirty to eleven talk she liked less and less as time passed. And one night she broke an engagement with him to sit in her room and read the sporting pages of every evening daily. And each and every one of the sporting sheets contained some mention, ranging from a paragraph to a column, about Kid Kelley, the phenomenal young lightweight who was to fight Knockout Riley within the next fortnight. Three of the papers had pictures of his ... smiling face, and of the contrastingly unpleasing physiognomy of Mr. Knockout Riley. The girl shuddered. What if the Kid should be beaten?

One account in particular interested her:

Unless Kid Kelley takes a brace during the next few days his chances against Knockout Riley will be slight. Riley is the best man he has ever stacked up against, and he needs to be in the best of trim. But during the past few weeks his training has been off. He has lost the ginger which has characterized his work in the past. In proper trim the Kid will stand better than an even ... brace. Outside worries are ... him, unless it is that the idea ... a man of Riley's caliber has ...

In her heart the girl understood what it all meant. Kid Kelley was worrying about her. She had failed him in a crisis. She began to realize that for a long time she had been contrasting the masculine qualities of the fighter with the rather effeminate qualities of the floor-walker, and that the Kid had by no means suffered by comparison.

Impulsively she secured pen, ink, and paper. She hurriedly wrote a letter and addressed it to Kid Kelley.

The note was short, but to the point. She said that she wanted to see him ... asked him to call the next night at eight o'clock. Then she donned her coat and hat and sallied forth to a letter-box. But at the letter-box she halted. What would he think? Wasn't it unmaidenly?

As impulsively as she had written, she ... and ... her room and sought solace in tears.

"... can't ... He can do without me—and he'll think less of me if I do. O-o-h! I'm ..."

THE arena was filled with cigar smoke which eddied over the ring in a dense rancid cloud. Knockout Riley lay back in his chair, breathing easily as he took the rough but kindly ministrations of his seconds. He was grinning confidently. Eight rounds of the battle had been fought. The ninth was half a minute away.

In the opposite corner sprawled Kid Kelley. His face was swollen almost beyond recognition. His very attitude was one of dejection ...

"Y'r whippin' y'rself," he soothed ... "y'r a better man 'n what Riley is. You ain't got no life in you. What's the matter, anyway?"

"It don't make no special difference," snapped Kid Kelley, "whether I win or lose."

"Th' dickens it don't!"

There was a stir at the door. The ... stared in anger and curiosity. Though women were allowed in the club, the presence of one was rare. The woman at the door whirled around and railed at the scented dandy who accompanied her.

"Stay out, then," she said sharply. "You ain't got no business in here, anyway. Only men are wanted in here."

Her eyes took in the ring, but she didn't pause to marvel at its cathartic strangeness. In the nearest corner she saw the semi-nude figure of Kid Kelley, crimsoned, seemingly unconscious. The only sign of life was the regular rise and fall of his massive chest as the seconds snapped towels before him and rubbed his shaking knees with ...

The spectators craned their necks curiously. Red Chandler's teeth were bared ...

"Woman," he remarked ... "butting in. They're payin' more attention to her than they are to th' fight. If she ain't headed this way too!"

THE gong clanged sharply. Kid Kelley staggered to his feet. He was listless, almost indifferent to the defeat that faced him in the person of Knockout Riley.

And then, clear and sweet to his ears above the stir in the audience, came a familiar feminine voice.

"Fight, Tommy, fight! ..."

The listlessness dropped from him. He ... and for a fleeting fraction of a second stared straight into the shining eyes of Nellie Dugan. She had come to him—had come when he needed her most.

Knockout Riley sidled close, ready for the finishing touches. The spectators stared, and held their breath. Even before a blow was struck they could see a change in the apparently defeated fighter.

Nellie had come! She was there—watching. Kid Kelley knew what it ... and he knew that he must win. ... suddenly that he could.

He doubled into a venomous, sinewy ball, weaving Riley's rush. And, as the vicious figure catapulted toward him, he leaped forward to meet the attack. The bodies crashed together. There was a lightning exchange of fists. For perhaps ten seconds the men stood body to body, ripping, tearing, slamming home rights and lefts—each one crushing.

Knockout Riley, marveling at the metamorphosis in the man before him, reluctantly broke ground, then set himself again. But it was not for long. Kid Kelley was all over him, slamming home punches viciously, cleanly, furiously. Riley broke ground again. The audience, realizing that it was witnessing a phenomenon, leaped to its feet and howled deliriously. Men hugged each other in sheer hysteria. In Kelley's corner the woman stood biting her lips in mingled fear and wonder.

"... Tommy, fight!"

HER voice could not have reached him above the din, but he seemed to know. He shook off the enfolding arms of Knockout Riley and leaped back once again. Riley sought safety in a clinch. The reversal was cataclysmic ...

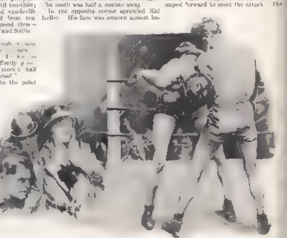
...

... club's entrance. She was shaken and nervous. His strong arms closed about her slender form, and she buried her head in his shoulder.

"Oh, Tommy!" she murmured. "I've come back to you—and I was—almost too late."

He stroked her hand and kissed her gently.

"I knew you'd come back," he said softly. "If you cared—at all."



"Fight, Tommy, fight," breathed the girl. There was a lightning exchange of fists; for perhaps ten seconds the men stood body to body.

Will a Bank Lend Me Money on My Character?

By ALBERT W. ATWOOD

J. P. MORGAN is quoted as saying that he had often lent money to men simply because he believed in them. Some day I want to get into business for myself. How can I establish relations with a banker, so that some day he will believe in me?

TO the young man who wrote this letter it may be said that he will never get far with banks unless he has a character to inspire trust; but it should also be said that character by itself will not negotiate a loan. It is another case of praising God and keeping your powder dry. Character is all very well, but material things are likewise important.

In no business is character more necessary than in banking. This is because of the very nature of a bank—because of the fundamental theory upon which it rests. In any community a bank is the personification of confidence, or should be. To extend credit, to "trust" customers—this can be done safely only when there is character behind them.

Where to Place a Small Account

SO much for generalities. Let us get down to bed-rock practicalities, and tell our inquirer how to form a banking relation. To begin with, he should learn something about the theory and practice of banking, so that he can analyze a statement of assets and liabilities and know how to pick out a strong institution when the time comes. As a rule he should keep away from a bank that is more interested in bonds and stocks than it is in local business men. Not that a bank which invests most of its funds in securities is lacking in safety, but it may not care for the young man's small account.

The best way to open an account is to get a personal or written introduction from some one who is already a depositor. If you are a total stranger to the bank, you will create a good impression and save trouble by having this clause appear in the letter of introduction: "Whose signature appears below for purposes of identification." Below the body of the letter, the following should appear: "Mr. ——'s signature, for purposes of introduction."

Some "Don'ts" for Depositors

HAVING made a deposit, show that you have common sense by not at once checking most of the money out. If you intend to go into business for yourself later on, don't do anything that will injure your character standing in the community. Don't be extravagant or dissipated. Your bank is sure to hear of it, sooner or later. Don't allow yourself to be posted at a club for non-payment of dues. Pay all bills promptly. These things seem trivial, but they weigh heavily with a bank officer. Above all, don't under any circumstances get the reputation of being inattentive to business. Regular habits and persistent industry will count in your favor when the time comes for a loan.

When you first open a bank account, don't be foolish enough to ask for a loan immediately. Never change from bank to bank if you can help it. If you have creditors they will hear of it and get suspicious; and of course the bankers will. If you should change your account, and if the new bank asks why you are making the change, don't say: "Oh, they did not treat me well over there."

But this article is written primarily for the young man who is making his first plunge into business and a bank account. When the time comes for him to borrow, he should lay all his cards on the table. If he conceals anything, even though it is a trivial matter, the evasion will injure his credit later. The bank wants to know the worst in the beginning. Nine times out of ten the basis for bank loans is the average deposit balance the borrower has been keeping for some length of time. If the young man has had, say, $500 on deposit for a year or two, has a good reputation, and makes a clean statement of what he wants the money for, he can usually borrow about $2000.

Don't be timid about asking for a loan if you have lived up to these qualifications. Remember that if you lose the bank's money nothing worse than a foreclosure at the most can happen to you. But if the banker loses his depositors' money he may go to jail. He is right in being wary.

Finally, don't trust entirely to your character, your "proposition," or even to the fact that you have kept a pretty good-sized and regular balance. Be able to tell your banker, when you approach him for a loan, that you have some life insurance or other property aside from that which he is immediately concerned in. It reassures him tremendously, even if it is only two or three sound $100 bonds or a few shares of a standard railroad stock. A man who stands well with his bank has a capital that can not be taken away from him, no matter what else happens. But you will stand better with your bank if you have a little nest-egg somewhere else.

Don't expect your banker to be impressed by unsalable, unknown securities. Two shares of stock of the kind plainly indicated by a great English novelist are better for the purpose than sheaves of "cats and dogs":

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Many very helpful booklets are issued for the guidance of people who have $100 or more and want to invest safely. If you would like to receive some literature of this kind, write to Mr. Atwood at his office, 95 Madison Avenue, New York, enclosing a stamp for reply.

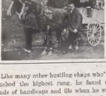
We Should Like This Job

By WALT MASON

NO matter what the weather's like, around the town of Troy, this Edward Gilbert takes the pike, and follows it with joy. The rain may pour, the wind may scream, and rattle men's shades, and still he'll push his bald-faced team along the country roads.

Ed's way of doing things appeals to buyers high and low; his famous grocery on wheels was started long ago. When he was but thirteen years old he first worked out his scheme, and started with a wagon old, and prehistoric team. And when his age was twenty-eight—tell this in awe-struck tones!—he'd saved and salted in a crate some 20,000 bones.

And now he's building stores to rent, and owns a handsome flat; there are no flies upon the gent with record such as that.



The fact that he was crippled for life when he was a lad of seven; that his family was poor; that he had little schooling; that he had to go to work before he was twelve—all this didn't stand in the way of Edward Gilbert. He decided that he was going to make a success of life, and just as a starter he had saved $20,000 out of his earnings by the time he was twenty-eight.

Like many other hustling chaps who've reached the highest rung, he faced all kinds of handicaps and ills when he was young. He found the world with hoodoos rife, and jinxes running wild; a cripple he was made for life when he was but a child. He has to lean upon a crutch when he would navigate. But does that worry him? Not much! He's not that kind of skate. The more the obstacles appeared, the more young Edward grinned; he seized Misfortune by the beard, and punched him in the wind.

Reliable and prompt and square—that is the way he deals; and so the honest farmers swear by Ed's resort on wheels. His method's modern, so the men comes to him in a heap; he buys his staples by the ton, and thereby gets them cheap. He has to pay no cash for clerks, for gas or rent or heat; he is the captain of the works, and dwells in Easy Street.

There is a moral to the tale, if such I may advance. It will be sent to lads who wail that they have had no chance.

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THE EDITOR.


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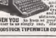
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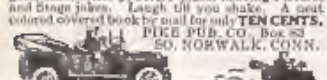
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The Things He Makes Aren't So



ANYTHING in fakes, from a city to a lemon; anything in freaks, from a giant to a trick aëroplane—that's H. L. Messmore's business. His bill-head says, "*Scenery and Properties; Papier Maché and Staff Decorations.*" But it can't name the job, because Mr. Messmore never knows what he'll be at next day; and it can't describe it, because no bill-head would be big enough.

But if you were a maker of moving-picture films, and wanted to do a battle scene with a cannon that would explode in a frightful flame-and-thousand-flinders manner,—without wrecking the machine or making mincemeat of the actors,—you'd seek out Mr. Messmore.

In this profession each separate client asks for something that never was heard of before, and for which no plan exists. First the proprietor says yes, he can do it, of course; and then he invents it.

Mr. Messmore started out in his father's carpentry shop. But he liked to draw pictures as well as carpenter, and soon began branching out and evolving mermaids' tails and giants' heads for the theater next door. That involved learning sculpture, for such things must be modeled before they are cast in papier maché.

When one theater got too small to provide an outlet for all the things he could think up, Mr. Messmore went into business for himself, making such things as floats for parades—he made some for the great Hudson-Fulton celebration.

"The House that Jack Built," beloved of youthful frequenters of amusement parks, was not built by Jack but by Mr. Messmore. Likewise, "Fighting the Flames" is his stunt—making a house that will collapse in a realistic manner.

Another favorite feat of Mr. Messmore's is making one kind of animal from another. If you have a dog, he can make a capital goat of it, for instance, that will perform as no goat was ever known to do before.



Photograph, Louis Reeb.

Giants do suffer so from being misunderstood. This giant's name is Claude and he wouldn't hurt a potato-bug.

Sometimes an actor thinks up an act that won't go at all unless the furniture can be trained to run around the room after him whenever he looks at it. Mr. Messmore builds him such things as hollow washstands, with a man and a mechanism concealed inside to work à la hand-cart. Another wants a new comic dog trick. Mr. Messmore goes back to sculpture, models a dog's head and fore quarters, has a papier maché cast made, and similarly constructs a tail and hind quarters. When the dog's head is fastened over a real dog's tail, and the false hind quarters over his head, his master can call him from any direction and he'll always go bounding toward him tail first.

Mr. Messmore has recently been making a giant who walks on his hands in the street. Some of his assistants tried their skill at the giant's "pants," but failed to get the truly classy fit that a giant's pants should have—especially when his legs are gracefully flourishing in the air. Giants' "pants" are not on the market, so Mr. Messmore designed, cut, fitted, and sewed them himself.

Carpenter, artist, sculptor, mechanic, draughtsman, contractor, manager, architect, and inventor is Mr. Messmore. But he is a humorist all the time. Which is where his fifty per cent. Irish comes in. If it had been mentioned at first you'd have said, "Oh, of course." So it wasn't.

Will She Ever Be Able to Eat Candy?

SOME time in their lives all human beings like candy. Girls spend countless hours reboiling fudge, grandma has her peppermints, baby her all-day sucker, college boys their sweet chocolate, baseball-players their chewing gum, brokers probably sneak away from the ticker to have a molasses pull, one minister's wife we know has converted her husband from tobacco to gum-drops. Anna Ganns made such good candy that every one else ate it, and she never got a piece herself. So she kept on making more candy, in the hope there would be a little left by the time she could eat it, until now she has a whole factory making eight hundred pounds a week.

Her first job, when her hair was still pig-tailed, was preparing fondants and creams and bon-bons in one of Washington's big confectioneries. Miss Ganns had the habit which seems bound to make one head of things—she studied nights. No sooner were the dinner dishes out of the way than she began her experimenting in her mother's kitchen. She used to get up early, too, to cook her own chocolate. Sometimes—it must have been while she ate—she studied geography and history. She had very little time, it is said, for the usual dances and moonlight rides.



Photograph, A. Salsbury.

What do you like? Hoarhound drops, caramels, lollipops, chocolate creams—she makes them all.

When you sleep candy, live candy—and don't eat any candy—you must get lots of ideas about candy. Anna Ganns had so many original recipes that she couldn't work out in her employer's shop that she determined to start one of her own. This meant working steadily in her mother's kitchen—though now she'd had eight years' experience in candy-making.

The first day she sold four pounds out of the ten she tried, but the next she sold half the stock, and the third day she came home without even a bitten piece.

A big shoe store promised all customers who bought a certain kind of shoes a box of Miss Ganns' candy. The shoemaker says everybody must have gone barefoot before, judging by that sale. Eleven hundred pounds of candy were bought this way. People found Miss Ganns couldn't supply them unless they bought shoes, and crowds were seen tottering down the streets with shoe-boxes in one arm and candy in the other. There wasn't a soul in town who hadn't at least half a pound—except Miss Ganns, who bought an automobile, and enlarged her factory, in the desperate hope that she might some day make enough to have one piece left over for herself.

One Saturday night an order was given her for 250 pounds. It was late and all her helpers had gone. That didn't bother Miss Ganns any. She worked all that night, all day Sunday, and all Sunday night, and delivered the goods on Monday.

Her next move will be to get the fastest sprinters in town to deliver the candy as she turns it out. She never spoils a batch of candy, for if it doesn't turn out as she expected she adds a pinch or two of something else and gives it a different name. In this way she has invented several candies which no one but she herself knows how to make. The recipes will be handed down to her heirs. Her friends only know that she has standing orders for innumerable pounds of sugar, brown, maple, pulverized, and granulated, and for honey.

Miss Ganns does not work *all* the time. She is known to play tennis, drive an automobile, and even to swim—but always, of course, keeps in touch with the office, so she can slip off her duster or bathing suit, jump into an apron, and dash off some crucial order. At last reports she was making 800 pounds a week, but probably by this time it is 3000.

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The Wall Street Girl

Continued from page 8

more you learn, the better. Some day Mr. Farnsworth will call you in and turn you loose on your friends."

"You think so?"

"I know it, if you keep going. But you can't let up—not for one day."

"If I can only last through the summer," he reflected aloud. "Have you ever spent a summer in town?"

"Where else would I spend a summer?" she inquired.

"I like the mountains myself. Ever been to Fabyan House?"

She looked to see if he was joking. He was not. He had spent the last three summers very pleasantly in the White Mountains.

"No," she answered. "A ten-cent trolley trip is my limit."

"Where?"

"Anywhere I can find trees or water. You can get quite a trip right in Central Park, and it's good fun to watch the kiddies getting an airing."

There was a note in her voice that made him turn his head toward her. The color sprang to her cheeks.

"It's time I was getting back," she announced as she rose. "This is Mr. Seagraves' busy day."

"But look here; I haven't finished my éclair!"

"Then you'd better devote the next five minutes to that," she advised.

She disappeared through the door, and in another second was blended with a thousand others.

Don drew out his memorandum book and made the following entry:

Visit Central Park some day and watch the kiddies.

FRANCES wrote him enthusiastically from London. In her big, sprawling handwriting the letter covered eight pages. Toward the end she added:

I miss you quite a lot, Don dear, especially on foggy days. Please don't work too hard, and remember that I am, as always,
Your Frances.

Well, that was something to know—that she was always his, even in London. But London was a long way from New York, and of course he could not expect her to go abroad and then spend all her time writing to him. He went up to the club after reading this, and wrote her a letter twenty pages long. It was a very sentimental letter, but it did him good. The next day he returned to the office decidedly refreshed. In fact, he put in one of the best weeks there since he had taken his position. When Saturday came he was sorry that it was a half holiday; he would have liked to work even through Sunday.

He left the office that day at a little before twelve, and stood on the corner waiting for Miss Winthrop. They had lunched together every day during the week; but he had not mentioned meeting her to-day, because he had come to the conclusion that the only successful way to do was to capture her. So she came out quite jauntily and confidently, and almost ran into him as he raised his hat.

She glanced about uneasily.

"Please—we mustn't stand here."

"Then I'll walk a little way with you."

So he accompanied her to the elevated station, and then up the steps, and as near as she could judge purposed entering the train with her. But he revealed no urgent business. He merely talked at random, as he had at lunch.

She allowed two trains to pass, and then said:

"I must go home now."

"It seems to me you are always on the point of going home," he complained. "What do you do after you get there?"

"I have a great many things to do," she informed him.

"You have dinner?"

"Yes."

"Sometimes I have dinner too," he nodded. "But then what do you do?"

"I have a great many things to do," she repeated.

"I don't have anything to do after that," he said. "I just wander around until it's time to go to bed."

"That's a waste of time."

"I know it. It's just killing time until the next day."

She appeared interested.

"You have many friends?"

"They are all in London and Paris," he answered.

"You have relatives."

"No," he answered. "You see, I live all alone. Dad left me a house, but—well, he didn't leave any one in it except the servants."

"You live in a house all by yourself?"

He nodded.

Mr. Pendleton lived in a house! That was a wonderful thing to her. She had almost forgotten that any one lived in whole houses any more. She was eager to hear more. So, when the next train came along she stepped into it, and he followed, although she had not intended to allow this.

"I wish you would tell me about your house," she said wistfully.

So, on the way uptown, he tried to describe it to her. He told her where it was, and that quite took away her breath; and how his father had bought it; and how many rooms there were; and how it was furnished; and, finally, how he came to be living in it himself on a salary of twenty-five dollars a week. As she listened her eyes grew round and full.

"My, but you're lucky!" she exclaimed. "I should think you'd want to spend every minute you could get there."

"Why?" he asked in surprise.

"Just because it's your house," she answered. "Just because it's all your own."

"I don't see it," he answered.

"And what do you want of ten thousand a year?" she demanded. "You can live like a king on what you're drawing now."

"You don't mean that?" he asked.

"I don't mean you ought to give up trying for the big jobs," she said quickly. "You ought to try all the harder for those, because that's all that's left for you to try for. With everything else provided, you ought to make a name for yourself. Why, you're free to work for nothing else."

"On twenty-five dollars a week?"

"And a house that's all your own. With a roof over your head no one can take away, and heat and light—why, it's a fortune and your twenty-five so much extra."

"Well, I have to eat," he observed.

"Yes, you have to eat."

"And wear clothes."

She was doing that and paying her rent out of fifteen.

"I don't see what you do with all your money," she answered.

AT this point she stepped out of the train, and he followed her. She went down the stairs to the street, and he continued to follow. She was on her way to the delicatessen store to buy her provisions for the night and Sunday, and apparently it was his intention to go there with her. But at the door of the little shop she stopped.

"I'm going in here," she informed him, as if that concluded the interview.

He merely nodded and opened the door for her. She was beginning to be worried. At this rate there was no knowing but what he might follow her right home.

"I'm going to buy my provisions for to-morrow," she further informed him.

"I suppose I must get something too," he answered. "Can't I buy them here?"

"It's a public place," she admitted.

"Then come on."

So they entered together, and Hans greeted them both with a smile, as if this were the most natural thing in the world. But Miss Winthrop herself was decidedly embarrassed. This seemed a very intimate business to be sharing with a man. On the other hand, she did not propose to have her plans put out by a man. So she ordered half a pound of butter and a jar of milk and some cheese and some cold roast and potato salad for that night and a lamb chop for Sunday, and one or two other little things, the whole coming to eighty-five cents.

"Now," he asked, when she had concluded, "what do you think *I'd* better order?"

Her cheeks were flushed, and she knew it.

"I'm sure I don't know," she answered.

He saw some eggs.

"I might as well have a dozen eggs to start with," he began.

"Is there only yourself?" she inquired.

"Yes," he answered.

"Then I should think a half dozen would do."

"A half dozen," he corrected the order. Then he thought of chops.

"A pound or two of chops," he ordered.

"If you have eggs for breakfast, you will need chops only for dinner. Two chops will be enough."

Before she was through she had done practically all his ordering for him,—because she could not bear to see waste,—and the total came to about one half what it usually cost him. He thought there must be some mistake, and insisted that Hans make a second reckoning. The total was the same.

"I shall trade with you altogether after this," he informed the pleased proprietor.

THERE were several packages, but Hans bound them together into two rather large-sized ones. With one of these in each hand, Don came out upon the street with Miss Winthrop.

"I'm going home now," she announced.

"There you are again!" he exclaimed.

"But I must."

"I suppose you think I ought to go home."

"Certainly."

"Look here—doesn't it seem sort of foolish to prepare two lunches in two different places. Doesn't it seem rather wasteful?"

Offhand, it did. And yet there was something wrong with that argument somewhere.

"It may be wasteful, but it's necessary," she replied.

"Now, is it?" he asked. "Why can't we go downtown somewhere and lunch together?"

"You must go home with your bundles," she said, grasping at the most obvious fact she could think of at the moment.

"If that's the only difficulty, I can call a messenger," he replied instantly.

"And lose all you've saved by coming 'way up here? I won't listen to it."

"Then I'll go home with them and come back."

"It will be too late for lunch then."

"I can take a taxi and—"

"No wonder your salary isn't enough if you do such things!" she interrupted. "If you had ten thousand a year, you would probably manage to spend it all."

"I haven't a doubt of it," he answered cheerfully. "On the other hand, it would get me out of such predicaments as these."

Apparently he was content to stand here in front of the little shop the rest of the afternoon, debating this and similar points. But she took matters into her own hands.

"The sensible thing for you to do is to go home and have lunch," she decided.

"And then?"

"Oh, I can't plan your whole day for you. But you ought to get out in the sunshine."

"Then I'll meet you in the park at three?"

"I didn't say that."

"Will you come?"

She was upon the point of saying no, when she made the mistake of meeting his eyes. They were honest, direct, eager. It was so easy to promise whatever they asked and so hard to be always opposing them. She answered impulsively:

"Yes."

But she paid for her impulse, as she generally did, by being sorry as soon as she was out of sight of him. The first thing she knew, she would be back where she was a month ago, and that would never do—never do at all.

To be continued next week



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Write today for sample, know how you can have the charm every man looks for in a girl—the charm of a fresh, radiant complexion.

See what one application will do!

IF your face is chapped, if your hands are rough, or if your skin is not perfectly soft and clear, try Pond's Vanishing Cream just once.

You can actually see the result *after one application!*

Rub a bit lightly on the back of your hand until it completely disappears. No matter how rough and coarsened your skin is, it will immediately respond. A *single* application will make it softer and whiter, noticeably lovelier.

If *one* application will have this effect on your skin, just think what the eventual effect on your complexion will be!



Make this test—see how one application makes your skin noticeably softer, whiter.



Make your finishing touch an application of Pond's Vanishing Cream, when you want your skin to look especially lovely.

We make this offer of a generous two-weeks'-supply for 4c, because we want you to see for yourself just what Pond's will do for *your* skin; we want you to know how exactly Pond's is what you need.

Every woman who really understands how to care for her skin, has found that a cold cream, a cleansing cream, is not *all* that she needs.

Women have felt the need of a preventive, protective cream, a cream which is more helpful and one that can be applied after washing, when dressing, and before going out—*a greaseless cream.*

For this purpose Pond's Vanishing Cream was made. It is exactly suited to fill this need. It is without grease of any kind among its ingredients and will not promote the growth of down. It is quickly absorbed, disappears, vanishes. It keeps the skin pliable, makes it soft and smooth as satin. You will be delighted with the wonderful freshness it produces, the delicate texture that can be compared only with the skin of a child.

Invaluable as cold cream is, for its own special purposes, it contains a large percentage of oils. All cold creams are "grease" creams. They are intended for cleansing, for massage, or for night use—then the oily, shiny look they leave on the skin makes no difference. However, women whose skin already has a tendency toward excessive oiliness, should never use a cream which *adds* oil.

Just what women were waiting for—a success at once!

The moment Pond's Vanishing Cream was introduced, women realized that in it they had at last the preventive, protective cream they exactly needed—they welcomed it with enthusiasm.

The enormous sale of Pond's Vanishing Cream today is due to the fact that women use it persistently. The sale steadily grows because more and more women are learning that it is the cream they have always wanted and never before been able to get.

You will find many more occasions to use it than you would to use a grease cream.

Why your skin chaps and how to prevent it

One of the best known of dermatologists says: "The reason for chapping is that the skin, because of *unnatural dryness*, loses its power of resistance. Like a piece of dry leather, it cracks and breaks under conditions that it endures without strain *when lubricated.*"

You can't avoid the dry, cold, irritating winds of winter, but by forethought and intelligent care, you can keep your skin exquisitely soft and smooth, even during rough, wintry weather. You can protect your skin from raw winds which whip out its elasticity and make it rough. Before going out, soften your skin by a light application of Pond's Vanishing Cream.

Its ingredients have a special affinity for the skin. It overcomes all dryness and restores necessary pliancy.

The moment you apply it, your skin takes it up. You can see it vanish. It never re-appears—never comes out on the skin, and will not soil gloves nor veil. Send 4c for the large trial tube. *Know how* to protect your face, your wrists and hands, so you won't suffer from roughened, chapped skin.

A famous French skin specialist says—

that American women should rub a good cream into their skin often to counteract the drying and tightening effect on the skin of their hot houses and their penchant for using hot water.

Dry hot air and acid in the blood—these are two great causes of roughness and redness of the skin. They induce that dry, tightened look that is so difficult to combat. Pond's Vanishing Cream is ideal for this work. It contains a skin softening ingredient of the utmost value for keeping the skin soft and smooth—the most famous one in the whole pharmacopoeia.

Being without grease of any kind, it is invisible. You can give your skin the *constant* benefit of its valuable ingredients. You can use it frequently any time during the day, when you expect callers, whenever your skin seems dry and rough. Even when your skin feels actually tight and drawn, you will be surprised to find how it responds to a light application of Pond's Vanishing Cream. Regularly used, it will make any skin pliable, elastic, overcome any roughness, and refine its texture.

Get this generous trial tube—write for it to-day. Apply Pond's after washing, when dressing. Everyone will notice the unusual freshness of your skin.



Pauline says: "I borrowed Pond's Vanishing Cream, and find it very good for softening and whitening my skin."

Some Famous Users

Frances Starr, Elsie Ferguson, Marie Tempest, Julie Opp, Minnie Maddern Fiske, Constance Collier, Jane Cowl, Rose Stahl, Doris Keane, Olga Nethersole, Laura Nelson Hall, Pauline Frederick, Julia Sanderson, Tetrazzini, Emmy Destinn.

Know the difference—test it yourself

No matter what cream you are using now, you cannot afford *not* to try Pond's Vanishing Cream. Put it to the severest test; use it now to protect your skin from chapping; to keep it soft and smooth in spite of the cold, irritating winds of winter.

You will find that no matter how overtaxed your skin may be, Pond's will brighten the tone, will give your skin the lovely finish, the delicacy of tint that everyone admires.



Frances Starr says: "I am using Pond's Vanishing Cream and want to recommend it to everyone. It is delightful."

Send for sample today

See for yourself how entirely different Pond's Vanishing Cream is. Write today, cut the coupon below. Enclose 4c and get a generous sample—a *full two weeks' supply.* This will give you a good idea of how much Pond's Vanishing Cream will do for your skin.

Send today. Address Pond's Extract Company, 108 Hudson Street, New York City.

Sold in 25c and 50c jars and 25c tubes

Pond's Extract, first produced in 1846. Most of us remember how tenderly our mothers touched our childish wounds with this healing, soothing lotion. Today any physician will tell you it is still the best of household remedies. Get a bottle to-day, you will be surprised to see how frequently you use it.

Cut the coupon—mail it today

POND'S EXTRACT CO., 108 Hudson Street, New York. Enclosed find four cents in stamps, for which please send me your large trial tube of Pond's Extract Vanishing Cream—a generous two weeks' supply.

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Street..... City.....

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